Item 1: Cover Page

Winged Wealth Management and Financial Planning LLC

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Form ADV Part 2A – Firm Brochure

November 6, 2026

This Brochure provides information about the qualifications and business practices of Winged Wealth Management and Financial Planning LLC ("WWMFP"). If you have any questions about the contents of this Brochure, please contact us at (850) 739-0331. 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.

Winged Wealth Management and Financial Planning LLC is registered as an Investment Adviser with the State of Florida. Registration of an Investment Adviser does not imply any level of skill or training.

Additional information about WWMFP is available on the SEC's website at www.adviserinfo.sec.gov, which can be found using the firm's identification number, 310668.

Item 2: Material Changes

The last annual update of this brochure was filed on January 28, 2025. Since then, the following changes have been made:

- Minimum & maximum fees for Wealth Management Services have been updated in Item 5.
- Item 12 has been updated to disclose that, in certain circumstances, WWMFP will aggregate trade orders.
- Item 12 has been updated to disclose our advice to held-away 529 plans.

In the future, any new material changes made during the year will be reported here. From time to time, we may amend this Brochure to reflect changes in our business practices, changes in regulations, and routine annual updates as required by securities regulators. Either this complete 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 WWMFP.

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Item 4: Advisory Business

Description of Advisory Firm

Winged Wealth Management and Financial Planning LLC is an investment adviser principally located in the state of Florida. The firm was founded in June, 2020. Brian O'Neill is the principal owner of WWMFP.

Types of Advisory Services

Financial Planning and Wealth Management Services

Wealth Management encompasses Ongoing Comprehensive Financial Planning and Investment Management for clients who have investable assets. We generally do not offer Investment Management as a stand-alone service. The Wealth Management service involves working one-on-one with a planner over an extended period of time. By paying a fixed annual fee, Clients get to work with a planner who will work with them to develop and implement their plan. The planner will monitor the plan, recommend any changes, and ensure the plan is up to date.

Upon desiring a comprehensive plan, a Client will be taken through establishing their goals and values around money. They will be required to provide information to help complete the following areas of analysis: net worth, cash flow, insurance, credit scores/reports, employee benefits, retirement planning, insurance, investments, college planning, and estate planning. Once the Client's information is reviewed, their 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, we will meet 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 made 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.

At no additional fee and at the Client's election, we offer to manage individually tailored investment portfolios on a discretionary basis directly. Our firm provides continuous advice to a Client regarding the investment of Client funds based on the individual needs of the Client. Through personal discussions in which goals and objectives based on a Client's particular circumstances are established, we develop a Client's personal investment policy and investment plan with an asset allocation target and create and manage a portfolio based on that policy and allocation targets. We will 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., maximum capital appreciation, growth, income, or growth, and income), as well as tax considerations. 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.

Deliverables include:

1. Financial planning and projections
2. Tax planning analysis
3. Investment recommendations
4. Estate plan analysis
5. Meeting summaries
6. Financial planning summary (actions to manifest the plan)

7. Other deliverables as needed to support clients planning (e.g., education funding plan, retirement income plan)

Deliverables will be updated as needed via the firm's annual service calendar. Minimum updates in given year include:

1. Financial planning projections
2. Tax planning analysis
3. Investment recommendations
4. Financial planning summary

Client specifics will dictate other deliverables each year (e.g., estate planning updates, insurance planning updates, etc.)

Project-Based Financial Planning Service

We provide project-based financial planning engagements on topics such as retirement planning, risk management, college savings, cash flow, debt management, work benefits, and estate and incapacity planning.

Project-based financial planning services will generally be completed in approximately six months or less for comprehensive engagements. If a client requires more than six months to complete the project, WWMFP may limit the scope of the engagement.

Financial planning involves an evaluation of a Client's current and future financial state by using currently known variables to predict future cash flows, asset values, and withdrawal plans. The key defining aspect of financial planning is that through the financial planning process, all questions, information, and analysis will be considered as they affect and are affected by the entire financial and life situation of the Client. Clients purchasing 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.

In general, the financial plan will address any or all of the following areas of concern. The Client and advisor will work together to select specific areas to cover. These areas may include, but are not limited to, the following:

Cash Flow and Debt Management: We will conduct a review of your income and expenses to determine your current surplus or deficit along with advice on prioritizing how any surplus should be used or how to reduce expenses if they exceed your income. Advice may also be provided on which debts to pay off first based on factors such as the interest rate of the debt and any income tax ramifications. We may also recommend what we believe to be 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 you to save the desired amount. Recommendations as to savings strategies are included, and, if needed, we will review your financial picture as it relates to eligibility for financial aid or the best way to contribute to grandchildren (if appropriate).

Employee Benefits Optimization: We will provide review and analysis as to whether you, as an employee, are taking the maximum advantage possible of your employee benefits. If you are a business owner, we will

consider 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 your exposure to estate taxes and your current estate plan, which may include whether you have a will, powers of attorney, trusts, and other related documents. Our advice also typically includes ways for you to minimize or avoid future estate taxes by implementing appropriate estate planning strategies, such as the use of applicable trusts. We always recommend that you consult with a qualified attorney when you initiate, update, or complete estate planning activities. We may provide you with contact information for attorneys who specialize in estate planning when you wish to hire an attorney for such purposes. From time to time, we will participate in meetings or phone calls between you and your attorney with your approval or request.

Depending on the client's needs and desires for estate planning document review, preparation, or updates, we will engage with Trust & Will and or EncorEstate Plans, third-party scrivener services. This is part of our ongoing financial planning services for our clients to assist with general information as it applies to reviews of existing plans, gathering information needed to provide outside firms in the creation of documents, and updating existing plans for clients.

If outside referral services are utilized in estate planning, clients will pay those service providers directly. Clients are not required to utilize any third-party products or services that we may recommend, and they can receive similar services from other professionals at a similar or lower cost.

Financial Goals: We will help Clients identify financial goals and develop a plan to reach them. We will identify what you plan to accomplish, what resources you will need to make it happen, how much time you will need to reach the goal, and how much you should budget for your goal.

Insurance: Review of existing policies to ensure proper coverage for life, health, disability, long-term care, liability, home, and automobile.

Investment Analysis: This may involve developing an asset allocation strategy to meet Clients' financial goals and risk tolerance, providing information on investment vehicles and strategies, reviewing employee stock options, as well as assisting you in establishing your own investment account at a selected broker/dealer or custodian. The strategies and types of investments we may recommend are further discussed in Item 8 of this brochure.

Retirement Planning: Our retirement planning services typically include projections of your likelihood of achieving your financial goals, typically focusing on financial independence as the primary objective. For situations where projections show less than the desired results, we 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 you are 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 your retirement years.

Risk Management: A risk management review includes an analysis of your exposure to major risks that could have a significant adverse impact on your 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 your overall financial planning picture. For example, we may make recommendations on which type of account(s) or specific investments should be owned based in part on their "tax efficiency," with the consideration that there is always a possibility of future changes to federal, state or local tax laws and rates that may impact your situation.

We recommend that you consult with a qualified tax professional before initiating any tax planning strategy, and we may provide you with contact information for accountants or attorneys who specialize in this area if you wish to hire someone for such purposes. We will participate in meetings or phone calls between you and your tax professional with your approval.

Deliverables include:

1. Financial planning and projections
2. Tax planning analysis
3. Investment recommendations
4. Estate plan analysis
5. Meeting summaries
6. Financial planning summary (actions to manifest the plan)
7. Other deliverables as needed to support clients planning (e.g., education funding plan, retirement income plan)

CCR Section 260.235.2 Disclosure

For Clients who receive our Financial Planning services, we must state when a conflict exists between the interests of our firm and the interests of our Client. The Client is under no obligation to act upon our recommendation. If the Client elects to act on any of the recommendations, the Client is under no obligation to effect the transaction through our firm.

Educational Seminars and Speaking Engagements

We may provide seminars for groups seeking general advice on investments and other areas of personal finance, most commonly topics relating to military and veteran personal finance. The content of these seminars will vary depending upon the needs of the attendees. These seminars are purely educational in nature and do not involve the sale of any investment products. Information presented will not be based on any individual person's need, nor does WWMFP provide individualized investment advice to attendees during these seminars.

Client Tailored Services and Client Imposed Restrictions

We offer the same suite of services to all of our Clients. However, specific Client financial plans and their implementation are dependent upon the Client Investment Policy Statement (a.k.a. Investment Recommendations document), which 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.

Clients are able to specify, within reason, any limitations they would like to place on discretionary authority as it pertains to individual securities and/or sectors that will be traded in their account, by notating these items on the executed advisory agreement.

Wrap Fee Programs

We do not participate in wrap fee programs.

Assets under Management

WWMFP reports $61,349,314 in discretionary and no non-discretionary assets under management ("AUM"). AUM were calculated as of September 17, 2026.

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 we are paid depends on the type of advisory service we are performing. Please review the fee and compensation information below. Please note, lower fees for comparable services may be available from other sources.

Financial Planning and Wealth Management Services

Financial Planning and Wealth Management fees consist of a one-time upfront charge of $1,500. The initial fee covers the initial construction of the comprehensive financial plan. This work will commence immediately after the fee is paid, and the length of time required to complete and deliver the plan is dependent on several factors, including the needs of the Client, the Client's ability to provide any necessary information and documentation, as well as the complexity of their financial situation. The advisor may reduce or waive the initial fee at the Advisor's discretion.

The ongoing fee for Financial Planning and Wealth Management consists of a minimum annual fee of $7,000 for individuals and $8,000 for couples. Annual fees will be capped at $14,000 for individuals and $17,000 for couples. Fees are paid monthly in arrears if billed via AdvicePay or check and quarterly in arrears if billed by direct deduction.

Fees are negotiable. The ultimate fee will be outlined in the Client Agreement signed by the Client and Advisor. The fee is based on a variety of factors, including the specific needs of the Client, complexity, estimated time, research, and amount of assets under management. For example, a Client who is single with one stream of income whose goals are to pay down debt, save money, seek financial education and assistance with understanding benefits would generally be on the lower range of fixed fees. Whereas a Client who owns a business, is married, has multiple dependents, and has multiple streams of income that seeks planning regarding tax strategies, estate planning, and retirement planning would be charged on the higher end of the fixed fee range. Most of our clients are near the firm minimums.

In limited circumstances, the Advisor may charge a fee based on a percentage of assets under management. In such a case, fees will not exceed 1% of assets under management. Fees are billed monthly or quarterly in arrears based on the billing period-end balance of the Client's account(s). In such a circumstance, the fee is 1% from $0 to $1M, .5% from $1,000,001 to $2M and negotiable above. A client with $500K would pay an annual fee of $5K and a client with $1.2M would pay $1M * .01 $200K *.005 = $11K/ year.

Fees for this service may be paid by direct deduction from managed accounts, electronic funds transfer or check. This service may be terminated with 30 days' notice. Since fees are paid in arrears, no refund will be needed upon termination of the account. However, fees will be prorated to the end of the engagement. For example, if the engagement terminates on the 15th of April, the final billing will be 50% of the normal monthly amount.

If a client deceases during a billing period, fees will be prorated to the date of death and due at that time.

Each year, WWMFP will reevaluate Client fees. By default, fees will increase 3% each year effective upon signing a service agreement addendum. When changes in the Client's situation and financial planning complexity dictate, WWMFP will propose a new annual fee which will be effective upon signing a new service agreement addendum.

Project-Based Financial Planning Fixed Fee

Project-Based Financial Planning is offered on a fixed fee basis. The fixed fee will be agreed upon before the start of any work. The fixed fee can range between $5,000.00 and $17,000.00, depending on complexity and the needs of the client and the scope of the contract. Limited-scope projects start at $3,000. The fee may be negotiable. If a fixed fee program is chosen, clients may choose from one of two payment options:

1. Half of the fee is due at the beginning of the process, and the remainder is due at completion of work; however, WWMFP will not bill an amount above $500.00 more than 6 months in advance.
2. The fee can also be billed by equal installments over 5 months commencing upon signing the service agreement, WWMFP will not bill an amount above $500.00 more than 6 months in advance.

Fees for this service may be paid by electronic funds transfer or check. In the event of early termination any prepaid but unearned fees will be refunded to the Client and any completed deliverables of the project will be provided to the Client and no further fees will be charged.

Financial Planning Hourly Fee

Hourly Financial Planning engagements are offered at an hourly rate of $350.00 per hour. The fee may be negotiable in certain cases and is due at the completion of the engagement. In the event of early termination by the Client, any fees for the hours already worked will be due. Fees for this service may be paid by electronic funds transfer or check. Fees are billed in arrears for the month that the work was completed. Clients will be quoted the estimated number of hours prior to signing an agreement. Any additional hours needed past the initial estimate will be executed under a new contract. The firm does not have a standard range for hourly services as the scope of work can greatly vary from client to client.

Unless otherwise coordinated, the service agreement for hourly engagement will cover engagements for the calendar year in which it was signed. A new service agreement will be required each calendar year.

Educational Seminars

We may provide seminars for groups seeking general advice on investments and other areas of personal finance, most commonly topics that are important to military and veteran families, such as the survivor benefit plan, Thrift Savings Plan, VA disability benefits, and how to optimize tax advantages that service members may have. Seminars are offered to organizations and the public on a variety of financial topics. Fees range from free to $10,000 per seminar or free to $200 per participant. Half of the fees are due prior to the engagement, and the other half is to be paid the day of, no later than the conclusion of the Seminar. In the event that the client decides to cancel or materially change the date of the event for any reason besides weather or unforeseen causes, any prepaid but unearned fees will be refunded to the Client. The fee range is based on the content, amount of research

conducted, the number of hours of preparation needed, and the number of attendees. In the event of inclement weather or flight cancellation, the Speaker shall make all reasonable attempts to make alternative travel arrangements to arrive in time for the presentation. If travel proves impossible, or the event is otherwise canceled, the Speaker's fee is waived, but the Client will still be responsible for reimbursement of any non-refundable travel expenses already incurred.

In the event that the Client decides to cancel or change the date of the event for any reason besides weather or similar unforeseen causes, the Client will still be responsible for reimbursement of any non-refundable travel expenses already incurred and will provide payment for 50% of the Speaker's fee if the cancellation occurs within 14 days of the event. In the event that the Speaker must cancel due to health or similar unforeseen circumstances, the Speaker will make all attempts to find a reasonable alternative engagement date and will absorb any incremental additional costs for obtaining alternative travel arrangements. If an alternative date cannot be obtained, the Client will not be responsible for any travel costs already incurred by the Speaker or any portion of the Speaker's fee.

Speaking Engagements

Brian O'Neill is a public speaker. Generally, fees for his speaking engagements range from free to $2,000 plus travel expenses, depending on sponsor, date, location, and program requested. For all speeches, 50% of the balance is due before the event and the remaining balance due at the conclusion of the event. Half of the fees are due prior to the engagement, and the other half is to be paid the day of, no later than the conclusion of the Seminar. The fee range is based on the content, amount of research conducted, the number of hours of preparation needed, and the number of attendees. The content is based on topics that are currently relevant in the financial planning environment.

In the event of inclement weather or flight cancellation, the Speaker shall make all reasonable attempts to make alternative travel arrangements to arrive in time for the presentation. If travel proves impossible, or the event is otherwise canceled, the Speaker's fee is waived, but the Client will still be responsible for reimbursement of any non-refundable travel expenses already incurred. In the event that the Client decides to cancel or change the date of the event for any reason besides weather or similar unforeseen causes, the Client will still be responsible for reimbursement of any non-refundable travel expenses already incurred and will provide payment for 100% of the Speaker's fee if the cancellation occurs within 14 days of the event. In the event that the Speaker must cancel due to health or similar unforeseen circumstances, the Speaker will make all attempts to find a reasonable alternative engagement date and will absorb any incremental additional costs for obtaining alternative travel arrangements. If an alternative date cannot be obtained, the Client will not be responsible for any travel costs already incurred by the Speaker or any portion of the Speaker's fee.

Educational Seminars and Speaking Engagements may be provided pro-bono at WWMFP's discretion.

Other Types of Fees and Expenses

Our 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 we consider in selecting or recommending broker-dealers for Client's transactions and determining the reasonableness of their compensation (e.g., commissions).

We do 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

We do not offer performance-based fees and do not engage in side-by-side management.

Item 7: Types of Clients

We provide financial planning and portfolio management services to individuals and high net-worth individuals.

We do not have a minimum account size requirement. The ongoing fee for Financial Planning and Wealth Management consists of a minimum annual fee of $7,000 for individuals and $8,000 for couples.

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

Our primary method of investment analysis is fundamental 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.

Modern Portfolio Theory

The underlying principles of MPT are:

- Investors are risk averse. The only acceptable risk is that which is adequately compensated by an expected return. Risk and investment return are related and an increase in risk requires an increased expected return.
- Markets are efficient. The same market information is available to all investors at the same time. The market prices every security fairly based upon this equal availability of information.
- The design of the portfolio as a whole is more important than the selection of any particular security. The appropriate allocation of capital among asset classes will have far more influence on long-term portfolio performance than the selection of individual securities.
- Investing for the long-term (preferably longer than ten years) becomes critical to investment success because it allows the long-term characteristics of the asset classes to surface.

- Increasing diversification of the portfolio with lower correlated asset class positions can decrease portfolio risk. Correlation is the statistical term for the extent to which two asset classes move in tandem or opposition to one another.

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 our 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: The Adviser's 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 particular 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.

Options and other derivatives carry many unique risks, including time-sensitivity, and can result in the complete loss of principal. While covered call writing does provide a partial hedge to the stock against which the call is

written, the hedge is limited to the amount of cash flow received when writing the option. When selling covered calls, there is a risk the underlying position may be called away at a price lower than the current market price.

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. 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 de-listed 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 the Clients invest.

Mutual Funds: 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 duplicative. 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).

Item 9: Disciplinary Information

WWMFP 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 WWMFP or the integrity of its management.

Criminal or Civil Actions

WWMFP and its management have not been involved in any criminal or civil action.

Administrative Enforcement Proceedings

WWMFP and its management have not been involved in administrative enforcement proceedings.

Self-Regulatory Organization Enforcement Proceedings

WWMFP and its management persons have not been involved in any self-regulatory organization (SRO) proceedings.

Item 10: Other Financial Industry Activities and Affiliations

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

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

WWMFP does not have any related parties. As a result, we do not have a relationship with any related parties.

WWMFP only receives compensation directly from Clients. We do not receive compensation from any outside source. We do not have any conflicts of interest with any outside party.

WWMFP does not recommend or select other investment advisers for our clients.

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

As a fiduciary, our firm and its associates have a duty of utmost good faith to act solely in the best interests of each Client. Our Clients entrust us with their funds and personal information, which in turn places a high standard on our conduct and integrity. Our fiduciary duty is a core aspect of our Code of Ethics and represents the expected basis of all of our dealings. The firm also adheres to the Code of Ethics and Professional Responsibility adopted by the CFP® Board of Standards Inc., and 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 persons' conduct in all matters shall reflect the credit of the profession.
- Diligence – Associated persons shall act diligently in providing professional services.

We periodically review and amend our Code of Ethics to ensure that it remains current, and we require all firm access persons to attest to their understanding of and adherence to the Code of Ethics at least annually. Our firm 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

Neither our firm, its associates or any related person is authorized to recommend to a Client or effect a transaction for a Client, involving any security in which our firm 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

Our firm and its "related persons" may buy or sell securities similar to, or different from, those we recommend to Clients for their accounts.

In an effort to reduce or eliminate certain conflicts of interest involving the firm or personal trading, our policy may require that we restrict or prohibit 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, our firm or its "related persons" may buy or sell securities for themselves at or around the same time as clients. This may provide an opportunity for representatives of WWMFP to buy or sell securities before or after recommending securities to clients resulting in representatives profiting off the recommendations they provide to clients. Such transactions may create a conflict of interest; however, WWMFP will never engage in trading that operates to the client's disadvantage if representatives of WWMFP buy or sell securities at or around the same time as clients.

Item 12: Brokerage Practices

Factors Used to Select Custodians and/or Broker-Dealers

Winged Wealth Management and Financial Planning LLC does not have any affiliation with Broker-Dealers. Specific custodian recommendations are made to the Client based on their need for such services. We recommend custodians based on the reputation and services provided by the firm.

1. **Research and Other Soft-Dollar Benefits -** We do not have any soft-dollar arrangements with custodians whereby soft-dollar credits, used to purchase products and services, are earned directly in proportion to the amount of commissions paid by a Client. However, as a result of being on their institutional platform, Charles Schwab may provide us with certain services that may benefit us.

2. **Brokerage for Client Referrals -** We receive 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 -** We do recommend a specific custodian for Clients to use, however, Clients may custody their assets at a custodian of their choice. We do not allow Clients to direct us to use a specific broker-dealer to execute transactions.

529 Plans

My529 is a 529 college savings plan sponsored by the State of Utah. Although money contributed to my529 may be invested in portfolios that invest in underlying mutual funds, my529 is not itself a mutual fund. The State of Utah has created a trust specifically for the purpose of offering 529 college savings plans, including my529. My529 is a 529 plan legally known as a "qualified tuition program." Section 529 qualified tuition programs are intended to be used to save only for the qualified education expenses of a beneficiary. Investments in my529 are not insured or guaranteed. However, Federal Deposit Insurance Corporation (FDIC) insurance is provided for the FDIC-insured accounts up to certain limits. Units in my529 are not registered with the United States Securities and Exchange Commission (SEC) or with any state securities regulators.

Aggregating (Block) Trading for Multiple Client Accounts

Generally, we combine multiple orders for shares of the same securities purchased for advisory accounts we manage (this practice is commonly referred to as “block trading”). We will then distribute a portion of the shares to participating accounts in a fair and equitable manner. The distribution of the shares purchased is typically proportionate to the size of the account, but it is not based on account performance or the amount or structure of management fees. Subject to our discretion, regarding particular circumstances and market conditions, when we combine orders, each participating account pays an average price per share for all transactions and pays a proportionate share of all transaction costs. Accounts owned by our firm or access persons may participate in block trading with your accounts; however, they will not be given preferential treatment.

Item 13: Review of Accounts

Brian O'Neill, CEO and CCO of WWMFP, will work with Clients to obtain current information regarding their assets and investment holdings and will review this information as part of our financial planning services. WWMFP does not provide specific reports to financial planning Clients, other than financial plans.

Client accounts with the Investment Advisory Service will be reviewed regularly on a quarterly basis by Brian O'Neill, CEO and CCO. The account is reviewed with regard to 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.

WWMFP will provide written reports to Investment Advisory Clients upon request. We urge Clients to compare these reports against the account statements they receive from their custodian.

Item 14: Client Referrals and Other Compensation

We do not receive any economic benefit, directly or indirectly, from any third party for advice rendered to our Clients. Nor do we, directly or indirectly, compensate any person who is not advisory personnel for Client referrals.

As disclosed under Item 12, above, the Advisor participates in Schwab Advisor Services and the Advisor may recommend Schwab to Clients for custody and brokerage services. There is no direct link between Advisor’s participation in the program and the investment advice it gives to its Clients, although the Advisor receives economic benefits through its participation in the program that are typically not available to Schwab retail investors. 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 Advisor 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 the Advisor by third party vendors. Schwab may also have paid for business consulting and professional services received by the Advisor's related persons. Some of the products and services made available by Schwab through the program may benefit Advisor but may not benefit its Client accounts.

These products or services may assist the Advisor in managing and administering Client accounts, including accounts not maintained at Schwab. Other services made available by Schwab are intended to help Advisor manage and further develop its business enterprise. The benefits received by the Advisor or its personnel through participation in the program do not depend on the number of brokerage transactions directed to Schwab. As part of its fiduciary duties to Clients, the Advisor endeavors at all times to put the interests of its Clients first. Clients should be aware, however, that the receipt of economic benefits by the 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.

Item 15: Custody

WWMFP does not accept custody of Client funds except in the instance of withdrawing Client fees.

For Client accounts in which WWMFP directly debits their advisory fee:

i. WWMFP will send a copy of its invoice to the custodian at the same time that it sends the Client a copy.
ii. The custodian will send at least quarterly statements to the Client showing all disbursements for the account, including the amount of the advisory fee.
iii. The Client will provide written authorization to WWMFP, permitting them to be paid directly for their accounts held by the custodian.

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. We urge you to carefully review such statements and compare such official custodial records to the account statements or reports that we may provide to you. Our statements or reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

WWMFP can establish a standing letter of instructions or other similar asset transfer authorization arrangements ("SLOA") with qualified custodians in order for us to disburse funds to accounts as specifically designated by the client. With a SLOA a client can typically authorize first-party and/or third- party transfers. *Please note: WWMFP does not maintain SLOA for clients who are residents of Arizona or Virginia.* If transfers are third-party, WWMFP complies with each of the requirements and conditions enumerated below:

1. The client provides an instruction to the qualified custodian, in writing, that includes the client's signature, the third party's name, and either the third party's address or the third party's account number at a custodian to which the transfer should be directed.
2. The client authorizes WWMFP, in writing, either on the qualified custodian's form or separately, to direct transfers to the third party either on a specified schedule or from time to time.
3. The client's qualified custodian performs appropriate verification of the instruction, such as a signature review or other method to verify the client's authorization, and provides a transfer of funds notice to the client promptly after each transfer.
4. The client has the ability to terminate or change the instruction to the client's qualified custodian.

5. WWMFP has no authority or ability to designate or change the identity of the third party, the address, or any other information about the third party contained in the client's instruction.
6. WWMFP maintains records showing that the third party is not a related party of WWMFP or located at the same address as WWMFP.
7. The client's qualified custodian sends the client, in writing, an initial notice confirming the instruction and an annual notice reconfirming the instruction.

Item 16: Investment Discretion

For those Client accounts where we provide Investment Management Services, we maintain discretion over Client accounts with respect to securities to be bought and sold and the amount of securities to be bought and sold. 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 our firm 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

We do not vote 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 our opinion on a particular proxy vote, they may contact us at the number listed on the cover of this brochure.

In most cases, you will receive proxy materials directly from the account custodian. However, in the event we were to receive any written or electronic proxy materials, we would forward them directly to you by mail, unless you have authorized our firm to contact you by electronic mail, in which case, we would forward you any electronic solicitation to vote proxies.

Item 18: Financial Information

Registered Investment Advisers are required in this Item to provide you with certain financial information or disclosures about our financial condition. We have no financial commitment that impairs our ability to meet contractual and fiduciary commitments to Clients, and we have not been the subject of a bankruptcy proceeding.

We do 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

Principal Officers: Brian O'Neill serves as Winged Wealth Management and Financial Planning LLC's sole principal and CCO. Information about Brian O'Neill's education, business background, and outside business activities can be found in his ADV Part 2B, Brochure Supplement attached to this Brochure.

Other Business Activities: Brian O'Neill does not have any other business activities.

Performance-Based Fees: WWMFP is not compensated by performance-based fees.

Material Disciplinary Disclosures: No management person at Winged Wealth Management and Financial Planning LLC has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Material Relationships That Management Persons Have with Issuers of Securities: Winged Wealth Management and Financial Planning LLC, nor Brian O'Neill, have any relationship or arrangement with issuers of securities, in addition to what is described in Item 10.

Business Continuity Plan

WWMFP maintains a written Business Continuity Plan that identifies procedures related to an emergency or significant business disruptions, including the death of the investment adviser or any of its representatives.

Disclosure of Material Conflicts

All material conflicts of interest under CCR Section 260.238(k) are disclosed regarding WWMFP, its representatives or any of its employees, which could be reasonably expected to impair the rendering of unbiased and objective advice.

Item 1: Cover Page

Winged Wealth Management and Financial Planning LLC

4203 Cougar Circle
Niceville, Florida 32578
(850) 739-0331

November 6, 2026

Form ADV Part 2B – Brochure Supplement

Brian O'Neill – Individual CRD# 7295679

CEO, and Chief Compliance Officer

This brochure supplement provides information about Brian O'Neill that supplements the Winged Wealth Management and Financial Planning LLC ("WWMFP") brochure. A copy of that brochure precedes this supplement. Please contact Brian O'Neill if the WWMFP brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Brian O'Neill is available on the SEC's website at www.adviserinfo.sec.gov which can be found using the identification number 7295679.

Item 2: Educational Background and Business Experience

Brian O'Neill

Born: 1974

Educational Background

- 1997 – B.S., Computer Science Engineering, Catholic University of America
- 2007 – M.A., National Security Studies/Middle East Studies, American Military University
- 2011– M.A., Military Operational Art and Science, United States Army Command & General Staff College
- 2016 – M.A., National Security Resource Strategy, National Defense University
- 2019– Certificate, Financial Planning, Boston University

Business Experience

- 06/2020 – Present, Winged Wealth Management and Financial Planning LLC, CEO and CCO
- 08/2020 – 09/2021, Advanced Strategic Insight, Subject Matter Expert
- 06/2018 – 07/2020, United States Air Force, Commander, 33rd Operations Group
- 06/2016 – 06/2018, United States Air Force, Military Assistant to the Under Secretary
- 06/2015 – 06/2016, National Defense University, Student
- 06/2011 – 06/2015, United States Air Force, Commander and Operations Officer, 31TES
- 06/2009 – 06/2011, US Army Command & Staff College, Student

Professional Designations

CFP (Certified Financial Planner)®: The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with Clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and Client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real-world circumstances;

- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and

- Ethics – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

  Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the S*tandards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and

- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*.
  The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their Clients.

  CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

ENROLLED AGENT (EA): An Enrolled Agent (EA) is a federally-authorized tax practitioner who has technical expertise in the field of taxation and who is empowered by the U.S. Department of the Treasury to represent taxpayers before all administrative levels of the Internal Revenue Service for audits, collections, and appeals. "Enrolled" means to be licensed to practice by the federal government, and "Agent" means authorized to appear in the place of the taxpayer at the IRS.

Only Enrolled Agents, attorneys, and CPAs may represent any taxpayer before the IRS. The Enrolled Agent profession dates back to 1884 when, after questionable claims had been presented for Civil War losses, Congress acted to regulate persons who represented citizens in their dealings with the U.S. Treasury Department. The license is earned in one of two ways: by passing a comprehensive examination which covers all aspects of the tax code, or having worked at the IRS for five years in a position which regularly interpreted and applied the tax code and its regulations.

All candidates are subjected to a rigorous background check conducted by the IRS. In addition to the stringent testing and application process, the IRS requires Enrolled Agents to complete 72 hours of continuing professional education, reported every three years, to maintain their Enrolled Agent status. Because of the knowledge necessary to become an Enrolled Agent and the requirements to maintain the license, there are only about 46,000 practicing Enrolled Agents.

Unlike attorneys and CPAs, who may or may not choose to specialize in taxes, all Enrolled Agents specialize in taxation. Enrolled Agents receive their right to practice from the U.S. government (CPAs and attorneys are licensed by the states). Enrolled Agents are required to abide by the provisions of the Department of Treasury's Circular 230, which provides the regulations governing the practice of Enrolled Agents before the IRS.

MQFP (Military Qualified Financial Planner)®: The MILITARY QUALIFIED FINANCIAL PLANNER™, MQFP® and federally registered MQFP marks (collectively, the "MQFP® marks") are professional certification marks granted in the United States by The Military Financial Readiness Objective.

The MQFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold MQFP® certification. It is recognized in the United States for its (1) standards of military & veteran financial expertise; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with Clients.

To attain the right to use the MQFP® marks, an individual must satisfactorily fulfill the following requirements:

- Professional Financial Foundation – MQFP®'s must already hold the CFP®, AFC®, ChFC®, CFA®, CPA, or a State Bar Association license in good standing; and
- Examination – Pass the comprehensive MQFP® Certification Examination. The examination confirmed detailed knowledge and expertise in military/veteran financial matters. It is designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real-world circumstances; and
- Fiduciary & Fee-Only at All Times – MQFP®'s operate in a fee-only capacity (no sales, commissions, etc.) works in a firm that also only receives compensation from clients, and is not married to anyone that works in a financial sales capacity; and
- Experience – An MQFP® has either served in the military or been a military spouse; and
- Ethics – exemplifies integrity, competence, skills, diligence, professionalism, obedience of laws and regulations, and an outstanding personal financial history;
- Continuing Education – Complete 4 hours of MQFP® approved continuing education hours every year; and
- Additional information about MQFP® requirements can be found at https://mqfp.org.

Item 3: Disciplinary Information

Brian O'Neill has never been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Item 4: Other Business Activities

Brian O'Neill does not have any other business activities.

Item 5: Additional Compensation

Brian O'Neill does not receive any economic benefit from any person, company, or organization, in exchange for providing Clients advisory services through WWMFP.

Item 6: Supervision

Brian O'Neill, as CEO and Chief Compliance Officer of WWMFP, is responsible for supervision. He may be contacted at the phone number on this brochure supplement. Brian O'Neill will abide by and adhere to all applicable industry rules and regulations in addition to the firm's Written Supervisory Procedures and Code of Ethics.

Item 7: Requirements for State Registered Advisers

Brian O'Neill has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.

Item 1: Cover Page

Winged Wealth Management and Financial Planning LLC

4203 Cougar Circle
Niceville, Florida 32578
(850) 739-0331

November 6, 2026

Form ADV Part 2B – Brochure Supplement

Brian O'Neill – Individual CRD# 7295679

CEO, and Chief Compliance Officer

This brochure supplement provides information about Brian O'Neill that supplements the Winged Wealth Management and Financial Planning LLC ("WWMFP") brochure. A copy of that brochure precedes this supplement. Please contact Brian O'Neill if the WWMFP brochure is not included with this supplement or if you have any questions about the contents of this supplement.

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Item 2: Educational Background and Business Experience

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- 08/2020 – 09/2021, Advanced Strategic Insight, Subject Matter Expert
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- 06/2016 – 06/2018, United States Air Force, Military Assistant to the Under Secretary
- 06/2015 – 06/2016, National Defense University, Student
- 06/2011 – 06/2015, United States Air Force, Commander and Operations Officer, 31TES
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- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and

- Ethics – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

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  The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their Clients.

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- Examination – Pass the comprehensive MQFP® Certification Examination. The examination confirmed detailed knowledge and expertise in military/veteran financial matters. It is designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real-world circumstances; and
- Fiduciary & Fee-Only at All Times – MQFP®'s operate in a fee-only capacity (no sales, commissions, etc.) works in a firm that also only receives compensation from clients, and is not married to anyone that works in a financial sales capacity; and
- Experience – An MQFP® has either served in the military or been a military spouse; and
- Ethics – exemplifies integrity, competence, skills, diligence, professionalism, obedience of laws and regulations, and an outstanding personal financial history;
- Continuing Education – Complete 4 hours of MQFP® approved continuing education hours every year; and
- Additional information about MQFP® requirements can be found at https://mqfp.org.

Item 3: Disciplinary Information

Brian O'Neill has never been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Item 4: Other Business Activities

Brian O'Neill does not have any other business activities.

Item 5: Additional Compensation

Brian O'Neill does not receive any economic benefit from any person, company, or organization, in exchange for providing Clients advisory services through WWMFP.

Item 6: Supervision

Brian O'Neill, as CEO and Chief Compliance Officer of WWMFP, is responsible for supervision. He may be contacted at the phone number on this brochure supplement. Brian O'Neill will abide by and adhere to all applicable industry rules and regulations in addition to the firm's Written Supervisory Procedures and Code of Ethics.

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Item 1: Cover Page

Winged Wealth Management and Financial Planning LLC

4203 Cougar Circle
Niceville, Florida 32578
(850) 739-0331

October 29, 2026

Form ADV Part 2B – Brochure Supplement

Lindsay Downes – Individual CRD# 7745746

Investment Advisor Representative

This brochure supplement provides information about Lindsay Downes that supplements the Winged Wealth Management and Financial Planning LLC ("WWMFP") brochure. A copy of that brochure precedes this supplement. Please contact Brian O'Neill if the WWMFP brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Lindsay Downes is available on the SEC's website at www.adviserinfo.sec.gov which can be found using the identification number 7745746.

Item 2: Educational Background and Business Experience

Lindsay Downes

Born: 1987

Educational Background

- Master of Education, Early Childhood Education, George Mason University 2011
- Bachelor of Science, Information Design and Corporate Communication, Bentley University, 2009

Business Experience

- 07/2026 – Present, Winged Wealth Management and Financial Planning LLC, Investment Advisor Representative
- 04/2024 – 08/2026, Bank of America, N.A., Team Financial Advisor Trainee - Bd
- 05/2024 – 08/2026, Merrill Lynch, Pierce, Fenner & Smith Incorporated, Team Financial Advisor Trainee - Bd
- 06/2023 – 06/2024, Morgan Stanley, Client Service Associate
- 09/2022 – 06/2023, Unemployed
- 03/2020 – 09/2022, Lindsay Downes Home, LLC dba A Considered Home, Self-Employed

Professional Designations

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- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and Client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real-world circumstances;

- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and

- Ethics – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

  Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and

- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*.
  The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their Clients.

  CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

MQFP (Military Qualified Financial Planner)®: The MILITARY QUALIFIED FINANCIAL PLANNER™, MQFP® and federally registered MQFP marks (collectively, the "MQFP® marks") are professional certification marks granted in the United States by The Military Financial Readiness Objective.

The MQFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold MQFP® certification. It is recognized in the United States for its (1) standards of military & veteran financial expertise; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with Clients.

To attain the right to use the MQFP® marks, an individual must satisfactorily fulfill the following requirements:

- Professional Financial Foundation – MQFP®'s must already hold the CFP®, AFC®, ChFC®, CFA®, CPA, or a State Bar Association license in good standing; and

- Examination – Pass the comprehensive MQFP® Certification Examination. The examination confirmed detailed knowledge and expertise in military/veteran financial matters. It is designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real-world circumstances; and

- Fiduciary & Fee-Only at All Times – MQFP®'s operate in a fee-only capacity (no sales, commissions, etc.) works in a firm that also only receives compensation from clients, and is not married to anyone that works in a financial sales capacity; and

- Experience – An MQFP® has either served in the military or been a military spouse; and

- Ethics – exemplifies integrity, competence, skills, diligence, professionalism, obedience of laws and regulations, and an outstanding personal financial history;
- Continuing Education – Complete 4 hours of MQFP® approved continuing education hours every year; and

- Additional information about MQFP® requirements can be found at https://mqfp.org.

Item 3: Disciplinary Information

Lindsay Downes has never been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Item 4: Other Business Activities

Lindsay Downes does not have any other business activities.

Item 5: Additional Compensation

Lindsay Downes does not receive any economic benefit from any person, company, or organization, in exchange for providing Clients advisory services through WWMFP.

Item 6: Supervision

Brian O'Neill, as CEO and Chief Compliance Officer of WWMFP, is responsible for supervision. He may be contacted at the phone number on this brochure supplement. Brian O'Neill will abide by and adhere to all applicable industry rules and regulations in addition to the firm's Written Supervisory Procedures and Code of Ethics.

Item 7: Requirements for State Registered Advisers

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