

Item 1: Cover Page



Form ADV Part 2A & 2B – Firm Brochure

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Dated March 31, 2023

www.aheadfullwealth.com

This Brochure provides information about the qualifications and business practices of Ahead Full Wealth Management, LLC, "AFWM". If you have any questions about the contents of this Brochure, please contact us at (401) 584-0313. 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.

Ahead Full Wealth Management, LLC is registered as an Investment Adviser with the State of Rhode Island. Registration as an Investment Adviser does not imply any level of skill or training.

Additional information about AFWM is available on the SEC's website at www.adviserinfo.sec.gov which can be found using the firm's identification number 299716.

Item 2: Material Changes

The last annual update of this Brochure was filed on January 20, 2022. The following changes have been made to this version of the Disclosure Brochure:

- The Firm updated Item 12 to reflect the addition of a Custodian, Altruist Financial LLC.
- The Firm updated Item 12 to reflect the anticipated date of account mergers between Custodians, TD Ameritrade and Charles Schwab.
- Form ADV 2B has been updated to reflect our newest associate, Joseph Brown, Ph.D.

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 Ahead Full Wealth Management, LLC.

If you have any questions regarding these changes, please contact Gregory Young at 401-584-0313 or at ChartYourCourse@aheadfullwealth.com

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Item 4: Advisory Business

Description of Advisory Firm

Ahead Full Wealth Management, LLC (AFWM) is registered as an Investment Adviser with the State of Rhode Island. We were founded in November 2018. Gregory Young is the principal owner of AFWM. As of December 31, 2022, AFWM manages \$5,652,759 across 47 accounts, all on a discretionary basis and \$0 on a non-discretionary basis.

Types of Advisory Services

Comprehensive Financial Planning & Wealth Management via Ongoing Planning (The Journey Engagement)

The most used service among our clients involves working one-on-one with a planner over an extended period. By paying a fixed monthly or quarterly fee, clients get to work with a planner who will not only design their plan, but co-create it, monitor it, and recommend changes to ensure it remains up-to-date and in alignment with the client's values and life changes.

During designing a comprehensive plan, a client will be taken through a reflective exploration to establish 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, taxation, investments, college planning, and estate planning.

The program provides a thorough framework to organize a client's finances, prioritize their goals, understand and enhance money-related decision processes, and design an action plan to create and grow wealth. The plan will be monitored throughout the year, and follow-up communications via an in-person meeting, phone, email, or video meeting will be made to the client to confirm that any agreed-upon action steps have been carried out.

A true financial plan is not a one-time deliverable. It's not a giant stack of documents and spreadsheets to go through. Financial planning is an ongoing process that helps you make well-informed, mindful decisions throughout your life. This comprehensive program does the overlying analysis up front and works on the underlying modules throughout the year as needed to ensure success in implementation. The minimum is a quarterly review to coincide with key discussion times such as open enrollment periods and tax season. We define our

wealth management service as a family-office service that includes discretionary investment management, tax preparation, representation, and financial planning covering personal and business topics.

Limited Duration Financial Planning (The Embark Engagement)

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

Financial planning is a comprehensive 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 client's entire financial and life situation. Clients purchasing this service will receive a written or 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 the following areas of concern. The client and advisor will work together to select the specific areas to cover. These areas may include, but are not limited to, the following:

- **Business Planning:** We provide consulting services for clients who currently operate their own business, are considering starting a business, or are planning for an exit from their current business. Under this type of engagement, we work with you to assess your current situation, identify your objectives, and develop a plan aimed at achieving your goals.
- **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 debt's interest rate 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 needed to achieve college or other post-secondary education funding goals, along with advice on ways 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 a 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 specializing in estate planning when you wish to hire an attorney. From time to time, we will participate in meetings or phone calls between you and your attorney with your approval or request.
- **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.
- **Investment Analysis:** This may involve developing an asset allocation strategy to meet the client's 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 alter spending during your retirement years adversely.
- **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 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 if we are not your tax advisor, 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. With your approval, we will participate in meetings or phone calls between you and your tax professional.

- **Tax Preparation:** AFWM provides Federal and State income tax preparation. This service is included in our comprehensive financial planning relationship and is available as an hourly topic. While included or available, tax filing is governed under a separate, additional engagement agreement. The client can engage our firm for tax preparation or may be encouraged to retain an existing relationship apart from us, and we do not actively solicit clients to utilize these services. There is a conflict of interest if in the capacity of a tax adviser if a client receives a recommendation for investment management services. Clients are not required to use the Adviser's investment management services, and Clients may find tax preparation or investment management services elsewhere at a lower cost.

Investment Advisory Services (AFWM manages accounts)

We are in the business of managing individually tailored investment portfolios. Our firm provides continuous advice to a client regarding the investment of client funds based on the client's individual needs. 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 or an investment plan with an asset allocation target and create and manage a portfolio based on that policy and allocation targets. We may also review and discuss a client's prior investment history, as well as family composition and background.

Account supervision is guided by the stated objectives of the client (e.g., 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.

Client-Tailored Services and Client-Imposed Restrictions

We offer the same suite of services to all our clients. However, specific client financial plans and their implementation are dependent upon the client Investment Policy Statement 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 can 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.

Communication Standards

As a client, you can access your advisor between meetings as matters arise. If a topic or issue comes up between meetings that you need to discuss with your advisor, please email me with a brief explanation of the topic. If urgent or timely, we will schedule a phone call for a 15-minute follow-up conversation to make sure you get the answers you need. Otherwise, we will add the topic to the agenda for your next scheduled meeting. Our standard practice is to respond to all client emails and phone calls within 2 business days of receiving them. There may be periods of time when your advisor or AFWM staff is away from the office and unable to respond to normal inquiries. During these times, clients will be notified in advance of their advisor's absence and given a specific date when they can expect to hear back from their advisor if they call or email during this time. In the case of emergencies, the advisor will provide a phone number to reach them for urgent matters.

We understand that you're busy, life happens, and things pop up unexpectedly. You are always welcome to cancel your meeting at any time and reschedule for a later date, but we ask that you give as much advance notice as possible so that we can accommodate your request. Please note that, as all clients tend to schedule in advance, we may not be able to reschedule a canceled meeting for the same week or month.

Wrap-Fee Programs

We do not participate in wrap-fee programs.

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.

Investment Advisory Services

Our standard advisory fee is based on the market value of the assets under management (AUM) and is calculated below. If the fee calculated using the AUM method is below our agreed minimum fee (as detailed in this section), then no AUM fees will be charged, and the minimum fee will be paid by the client.

Once AUM fees exceed the client minimum fee, the AUM method will be used solely, and the client minimum fee will not be charged.

Account Value	Annual Advisory Fee	Quarterly Fee
\$0 - \$1,000,000	1.25%	0.3125%
\$1,000,001 - \$2,000,000	1.00%	0.25%
\$2,000,001 - \$3,000,000	0.75%	0.1888%
Above \$3,000,000	Negotiated	Negotiated

The annual fees are negotiable and are pro-rated and paid in arrears on a monthly or quarterly basis. The advisory fee is a tiered fee and is calculated by assessing the percentage rates using the predefined levels of assets as shown in the above chart and applying the fee to the average daily account value of the previous period. No increase in the annual fee shall be effective without agreement from the client by signing a new agreement or amendment to their current advisory agreement.

Advisory fees are directly debited from client accounts, or the client may choose to pay by electronic funds transfer or check. Accounts initiated or terminated during a calendar quarter will be charged a pro-rated fee based on the amount of time remaining in the billing period. An account may be terminated with written notice at least 30 calendar days in advance. Since fees are paid in arrears, no rebate will be needed upon termination of the account. Any earned but unpaid fees will be due upon termination.

Ongoing Planning Services (The Journey Engagement)

Ongoing Planning Services are a comprehensive, family office solution. They include a combination of Financial Planning (both personal and business), Investment Management, and Tax Services. Client-specific minimum fees are paid monthly, in advance, at a rate determined by a combination of complexity, income, net worth, the scope of work, and the incorporation of investment management. The fee may be negotiable in certain cases. Fees for this service may be paid by electronic funds transfer or check. Ongoing planning clients receive Tax Preparation and Limited Representation services before the IRS. They are charged the greater of the client-specific minimum fee and the investment advisory fee; they are not additive.

This service may be terminated with 30 days' notice. Upon termination of any account, the fee will be prorated, and any unearned fee will be refunded to the client. The upfront portion of the Ongoing Planning fee is for client onboarding, data gathering, and setting the basis for the financial plan. This work will commence immediately after the fee is paid and will be completed within the first 30 days of the date the fee is paid. Therefore, the upfront portion of the fee will not be paid more than 6 months in advance. In the event of early termination, before the initial financial plan is

completed, the unearned portion of the upfront fee will be prorated based on the amount of work completed and refunded to the client.

The fee for this service will increase at a rate of 2% per year to adjust with the cost of living. The annual increase will occur within 30 days of the client's contract date upon receipt of a signed fee schedule addendum with both parties agreeing to the updated fee. The client will need to respond within 15 business days with the signed addendum agreeing to the new fee for the current year to avoid billing delays.

Limited Duration Financial Planning (The Embark Engagement)

Limited Duration 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 will be determined by the estimated hours to complete, the complexity, and the needs of the client. The fee is negotiable. If a fixed fee program is chosen, half of the fee is due at the beginning of the process, and the remainder is due at the completion of work. However, AFWM will not bill an amount above \$500.00 more than 6 months in advance. An hourly fee arrangement can be negotiated and typically starts at \$250 per hour. Fees for these services may be paid by electronic funds transfer or check. Upon termination, half of the fee that is due upfront will be non-refundable, and no further fees will be charged.

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 clients' 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, high-net-worth individuals, corporations, and other business entities. We do not have a minimum account size requirement.

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

When clients have us complete an Investment Analysis (described in Item 4 of this brochure) as part of their financial plan or when we perform Investment Advisory services for clients, our primary methods of investment analysis are fundamental and technical 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 information obtained may be incorrect, and the analysis may not provide an accurate estimate of earnings, which may be the basis for a stock's value. If securities prices adjust rapidly to new information, utilizing fundamental analysis may not result in favorable performance.

Technical analysis involves using chart patterns, momentum, volume, and relative strength in an effort to pick sectors that may outperform market indices. However, there

is no assurance of accurate forecasts or that trends will develop in the markets we follow. There have been periods without discernible trends in the past, and similar periods will presumably occur in the future. Even where major trends develop, outside factors like government intervention could potentially shorten them.

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

Modern Portfolio Theory involves the underlying principles.

- Investors are risk averse. The only acceptable risk is that which is adequately compensated by an expected return. Risk and investment return are related; 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 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 in opposition to one another.

Passive Investment Management

We primarily practice passive investment management. Passive investing involves building portfolios that are comprised of various distinct asset classes. The asset classes are weighted in a manner to achieve the desired relationship between correlation, risk, and return. Funds that passively capture the returns of the desired asset classes are placed in the portfolio. Index mutual funds or exchange-traded funds are used to build passive portfolios.

Passive investment management is characterized by low portfolio expenses (i.e. the funds inside the portfolio have low internal costs), minimal trading costs (due to infrequent trading activity), and relative tax efficiency (because the funds inside the portfolio are tax efficient and turnover inside the portfolio is minimal).

In contrast, active management involves a single manager or managers who employ some method, strategy, or technique to construct a portfolio intended to generate returns greater than the broader market or a designated benchmark. Academic research indicates most active managers underperform the market.

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.

Turnover Risk: At times, the strategy may have a higher portfolio turnover rate 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.

Interest Rate Risk: Bond (fixed income) prices generally fall when interest rates rise, and the value may fall below par value or the principal investment. The opposite is also generally true: bond prices generally rise when interest rates fall. In general, fixed-income securities with longer maturities are more sensitive to these price changes. Most other investments are also sensitive to the level and direction of interest rates.

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

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

Risks Associated with Securities

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

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

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

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

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

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

Investment Companies Risk When a client invests in open-end mutual funds or ETFs, the client indirectly bears its proportionate share of any fees and expenses payable directly

by those funds. Therefore, the client will incur higher expenses, many of which may be 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

Criminal or Civil Actions

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

Administrative Enforcement Proceedings

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

Self-Regulatory Organization Enforcement Proceedings

AFWM 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 AFWM or the integrity of its management.

Item 10: Other Financial Industry Activities and Affiliations

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

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

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

AFWM 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.

Recommendations or Selections of Other Investment Advisers

AFWM does not make recommendations or select other investment advisers.

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

As fiduciaries, 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 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 client's specific consent 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. 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. We will not trade non-mutual fund securities 5 days prior to the same security for clients.

Item 12: Brokerage Practices

Factors Used to Select Custodians and/or Broker-Dealers

Ahead Full Wealth Management, LLC does not have any affiliation with Broker-Dealers. Recommended custodians will hold your assets and execute transactions on terms that are most advantageous compared to other available providers and their services. We consider a wide range of factors, including:

- Combination of transaction execution services and asset custody services (generally without a separate fee for custody)
- Capability to execute, clear, and settle trades (buy and sell securities for your account)
- Capability to facilitate transfers and payments to and from accounts (wire transfers, check requests, bill payment, etc.)
- Breadth of available investment products (stocks, bonds, mutual funds, exchange-traded funds (ETFs), etc.)
- Availability of investment research and tools that assist us in making investment decisions
- Quality of services
- Competitiveness of the price of those services (commission rates, margin interest rates, other fees, etc.) and willingness to negotiate the prices
- Reputation, financial strength, security and stability
- Availability of other products and services that benefit us, as discussed below (see "Products and services available to us from Schwab")

1. Research and Other Soft-Dollar Benefits

We currently do not receive soft-dollar benefits. Schwab Advisor Services (™) and the TD Ameritrade Institutional program provide our clients and us with access to their institutional brokerage services (trading, custody, reporting, and related services), many of which are not typically available to retail customers. Both make available various support services. Some of those services help us manage or administer our clients' accounts, while others help us manage and grow our business. Support services referenced are generally available on an unsolicited basis (we don't have to request them) and at no charge to us. Altruist Financial, LLC provides a similar institutional relationship as Schwab and TD Ameritrade to include a fully digital account opening process, a variety of available investments, and integration with software tools that can benefit AFWM and its clients. AFWM receives these services at a cost per open account.

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 of their assets at a custodian of their choice. Clients may also direct us to use a specific broker-dealer to execute transactions. By allowing clients to choose a specific custodian, we may be unable to achieve the most favorable execution of client transactions, and this may cost clients money over using a lower-cost custodian.

The Custodian and Brokers We Use (TD Ameritrade & Schwab Advisor Services)

Ahead Full Wealth Management, LLC participates in the TD Ameritrade Institutional program. TD Ameritrade Institutional is a division of TD Ameritrade, Inc. ("TD Ameritrade"), member FINRA/SIPC. TD Ameritrade is an independent [and unaffiliated] SEC-registered broker-dealer. TD Ameritrade offers independent investment Advisors services, including custody of securities, trade execution, clearance, and settlement of transactions. Advisor receives some benefits from TD Ameritrade through its participation in the program. (Please see the disclosure under Item 14 below.) All TD Ameritrade Institutional accounts are currently expected to be transitioned to Schwab as of September 5, 2023, as part of a company merger.

Ahead Full Wealth Management, LLC offers investment advisory services through the custodial platform offered by Altruist Financial LLC ("Altruist"), and its current clearing firm, Apex Clearing Corporation (each unaffiliated SEC-registered broker-dealers and FINRA/SIPC members). Custody, clearing, and execution services are provided by Apex Clearing Corporation through April 20, 2023, following which date, these services will be provided by Altruist Financial LLC as a self-clearing broker-dealer.

Your assets must be maintained in an account at a "qualified custodian," generally a broker-dealer or bank. We recommend that our clients use Altruist Financial LLC ("Altruist"), a registered broker-dealer and member of SIPC, or Charles Schwab & Co., Inc. ("Schwab"), a registered broker-dealer and member of SIPC, as the qualified custodian. We are independently owned and operated and are not affiliated with Schwab or Altruist.

Schwab or Altruist will hold your assets in a brokerage account and buy and sell securities when we instruct them to. While we recommend that you use either as custodian/ broker, you will decide whether to do so and will open your account by entering into an account

agreement directly with them. We do not open the account for you, although we facilitate you in doing so.

Aggregating (Block) Trading for Multiple Client Accounts

When practical, we will 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 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 persons associated with our firm may participate in block trading with your accounts; however, they will not be given preferential treatment.

Item 13: Review of Accounts

Gregory Young, Principal and CCO of AFWM, 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. AFWM does not provide specific reports to financial planning clients other than financial plans.

Client accounts with the Investment Advisory Service will be reviewed quarterly by Gregory Young, Principal 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 draw-down, 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.

AFWM will provide written or electronic reports to Investment Advisory clients on a monthly basis or as requested. We urge clients to compare these reports against the account statements they receive from their custodians.

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, AFWM participates in TD Ameritrade's institutional customer program, Schwab Advisor Services, and Altruist Financial LLC's institutional services and may recommend either Schwab or Altruist to Clients for custody or brokerage services. There is no direct link between Advisor's participation in the programs and the investment advice it gives to its Clients, although Advisor receives economic benefits through its participation in the programs that is typically not available to 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 Advisor by third-party vendors. Some of the products and services made available by TD Ameritrade, Schwab Advisor Services, or Altruist may benefit AFWM but may not benefit its Client accounts. These products or services may assist AFWM in managing and administering Client accounts, including accounts not maintained at either custodian listed above. The benefits AFWM or its personnel receives through participation in the programs do not depend on the number of brokerage transactions directed to either. As part of its fiduciary duties to clients, Advisor always endeavors to put its clients' interests 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 Altruist, TD Ameritrade, or Schwab Advisory Services for custody and brokerage services.

Item 15: Custody

AFWM does not accept custody of client funds except in the instance of withdrawing

client fees.

For client accounts in which AFWM directly debits their advisory fee:

- i. AFWM 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 AFWM, 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 custodians that hold 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 we may provide. Our statements or reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

Item 16: Investment Discretion

For those client accounts where we provide Investment Advisory 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.

Form ADV Part 2B

Gregory Young, MSAFP, CFP®, EA, ChFC®

Born: 1986

Educational Background

2008 – BS.BA Management, Bryant University

2019 – MS Advanced Financial Planning (Tax Concentration), Golden Gate University

Business Experience

- 01/2019 – Present, Ahead Full Wealth Management, LLC, Principal and CCO
- 08/2014 – 12/2018, Northwestern Mutual, Financial Advisor
- 06/2008 – 08/2014, US Navy, Nuclear Machinist's Mate Petty Officer First Class

Professional Designations, Licensing & Exams

CFP (Certified Financial Planner) ®: The CERTIFIED FINANCIAL PLANNERTM, 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 *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 the CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Enrolled Agent (EA): Enrolled agent status is the highest credential the IRS awards. Individuals who obtain this elite status must adhere to ethical standards and complete 72 hours of continuing education courses every three years. Enrolled agents, like attorneys and certified public accountants (CPAs), are generally unrestricted as to which taxpayers they can represent, what types of tax matters they can handle, and which IRS offices they can represent clients before.

Chartered Financial Consultant (ChFC): This designation is issued by The American College and is granted to individuals who have at least three years of full-time business experience within the five years preceding the awarding of the designation. The candidate is required to take seven mandatory courses, which include the following disciplines: financial, insurance, retirement, and estate planning; income taxation, investments, and application of financial planning; as well as two elective courses involving the application of the

aforementioned disciplines. Each course has a final proctored exam, and once issued; the individual is required to submit 30 hours of continuing education every two years.

Other Business Activities.

Gregory Young is currently employed as adjunct faculty at Johnson & Wales University on a part-time basis. This business is academic in nature and guided by an established curriculum and peer-reviewed and accepted materials. Contractually, Gregory will not solicit any current students for advisory services through the duration of their enrollment. This activity accounts for approximately 5% of his time.

Performance-Based Fees

AFWM is not compensated by performance-based fees.

Material Disciplinary Disclosures

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

Material Relationships That Management Persons Have with Issuers of Securities

Ahead Full Wealth Management, LLC, nor Gregory Young, have any relationship or arrangement with issuers of securities, in addition to what is described in Item 10.

Additional Compensation

Gregory Young does not receive any economic benefit from any person, company, or organization in exchange for providing clients advisory services through AFWM.

Supervision

Gregory Young, as Principal and Chief Compliance Officer of AFWM, is responsible for supervision. He may be contacted at the phone number on this brochure supplement.

Requirements for State Registered Advisers

Gregory Young has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or bankruptcy petition.

Form ADV Part 2B

Joseph D Brown, Ph.D.

Born: 1976

Educational Background

1998 – BS Marine and Environmental Sciences, U.S. Coast Guard Academy

2005 – MA Organic Chemistry, San Diego State University

2015 – Ph.D. Organic Chemistry, University of Rhode Island

2023 – MS Financial Planning, Financial Planning Concentration, The American College of Financial Planning (expected graduation June 2023)

Business Experience

- 07/2022 – Present, Ahead Full Wealth Management, LLC, Associate Planner
- 05/1998 – Present, US Coast Guard, Commissioned Officer

Professional Designations, Licensing & Exams

Uniform Investment Adviser Law Examination/NASAA Series 65

Other Business Activities.

Joseph Brown is currently employed as a permanent commissioned faculty member at the United States Coast Guard Academy. This business is academic in nature and guided by an established curriculum and peer-reviewed and accepted materials. Contractually, Joseph will not solicit any current students for advisory services through the duration of their enrollment. This activity accounts for approximately 80% of his time.

Performance-Based Fees

AFWM is not compensated by performance-based fees.

Material Disciplinary Disclosures

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

Material Relationships That Management Persons Have with Issuers of Securities

Ahead Full Wealth Management, LLC, nor Joseph Brown, have any relationship or arrangement with issuers of securities, in addition to what is described in Item 10.

Additional Compensation

Joseph Brown does not receive any economic benefit from any person, company, or organization in exchange for providing clients advisory services through AFWM.

Supervision

Gregory Young, as Principal and Chief Compliance Officer of AFWM, is responsible for supervision. He may be contacted at the phone number on this brochure supplement.

Requirements for State Registered Advisers

Joseph Brown has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or bankruptcy petition.