



StoneCrest Wealth Management, Inc.

Form ADV Part 2A – Disclosure Brochure

Effective: January 30, 2024

This Form ADV Part 2A (“Disclosure Brochure”) provides information about the qualifications and business practices of StoneCrest Wealth Management, Inc. (“StoneCrest” or the “Advisor”). If you have any questions about the content of this Disclosure Brochure, please contact the Advisor at (602) 258-9400 or by email at info@stonecrestwealth.com.

StoneCrest is a registered investment advisor with the U.S. Securities and Exchange Commission (“SEC”). The information in this Disclosure Brochure has not been approved or verified by the SEC or by any state securities authority. Registration of an investment advisor does not imply any specific level of skill or training. This Disclosure Brochure provides information about StoneCrest to assist you in determining whether to retain the Advisor.

Additional information about StoneCrest and its Advisory Persons is available on the SEC’s website at www.adviserinfo.sec.gov by searching with the Advisor’s firm name or CRD# 311404.

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<https://www.stonecrestwealth.com>

Item 2 – Material Changes

Form ADV 2 is divided into two parts: *Part 2A (the "Disclosure Brochure")* and *Part 2B (the "Brochure Supplement")*. The Disclosure Brochure provides information about a variety of topics relating to an Advisor's business practices and conflicts of interest. The Brochure Supplement provides information about the Advisory Persons of StoneCrest. For convenience, the Advisor has combined these documents into a single disclosure document.

StoneCrest believes that communication and transparency are the foundation of its relationship with clients and will continually strive to provide you with complete and accurate information at all times. StoneCrest encourages all current and prospective clients to read this Disclosure Brochure and discuss any questions you may have with the Advisor.

Material Changes

There have been no material changes made to this Disclosure Brochure since the last filing and distribution to Clients.

Future Changes

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

At any time, you may view the current Disclosure Brochure on-line at the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with the Advisor's firm name or CRD# 311404. You may also request a copy of this Disclosure Brochure at any time by contacting the Advisor at (602) 258-9400 or by email at info@stonecrestwealth.com.

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Item 4 – Advisory Services

A. Firm Information

StoneCrest Wealth Management, Inc. (“StoneCrest” or the “Advisor”) is a registered investment advisor with the U.S. Securities and Exchange Commission (“SEC”). The Advisor is organized as a Corporation under the laws of the State of Arizona. StoneCrest was founded in May 1987 and became a registered investment advisor in December 2020. StoneCrest is owned by K. Casey Mahan (President, Managing Principal, and Chief Compliance Officer).

This Disclosure Brochure provides information regarding the qualifications, business practices, and the advisory services provided by StoneCrest. For information regarding this Disclosure Brochure, please contact Mr. Mahan at (602) 258-9400.

B. Advisory Services Offered

StoneCrest offers investment advisory services to individuals, high net worth individuals, trusts, estates, small businesses, and retirement plans (each referred to as a “Client”).

The Advisor serves as a fiduciary to Clients, as defined under the applicable laws and regulations. As a fiduciary, the Advisor upholds a duty of loyalty, fairness and good faith towards each Client and seeks to mitigate potential conflicts of interest. StoneCrest's fiduciary commitment is further described in the Advisor's Code of Ethics. For more information regarding the Code of Ethics, please see Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading.

Wealth Management Services

StoneCrest provides customized investment advisory solutions for its Clients. This is achieved through continuous personal Client contact and interaction while providing discretionary investment management and related advisory services. StoneCrest works closely with each Client to identify their investment goals and objectives as well as risk tolerance and financial situation in order to create a portfolio strategy. StoneCrest will then construct an investment portfolio, consisting primarily of exchange-traded funds (“ETFs”) and mutual funds to achieve the Client's investment goals. The Advisor may also utilize individual stocks, individual bonds and/or other types of investments, as appropriate, to meet the needs of the Client. The Advisor may retain certain legacy investments based on portfolio fit and/or tax considerations.

StoneCrest's investment strategies are primarily long-term focused, but the Advisor may buy, sell or re-allocate positions that have been held for less than one year to meet the objectives of the Client or due to market conditions. StoneCrest will construct, implement and monitor the portfolio to ensure it meets the goals, objectives, circumstances, and risk tolerance agreed to by the Client. Each Client will have the opportunity to place reasonable restrictions on the types of investments to be held in their respective portfolio, subject to acceptance by the Advisor.

StoneCrest evaluates and selects investments for inclusion in Client portfolios only after applying its internal due diligence process. StoneCrest may recommend, on occasion, redistributing investment allocations to diversify the portfolio. StoneCrest may recommend specific positions to increase sector or asset class weightings. The Advisor may recommend employing cash positions as a possible hedge against market movement. StoneCrest may recommend selling positions for reasons that include, but are not limited to, harvesting capital gains or losses, business or sector risk exposure to a specific security or class of securities, overvaluation or overweighting of the position[s] in the portfolio, change in risk tolerance of the Client, generating cash to meet Client needs, or any risk deemed unacceptable for the Client's risk tolerance.

Retirement Accounts – When the Advisor provides investment advice to Clients regarding ERISA retirement accounts or individual retirement accounts (“IRAs”), the Advisor is a fiduciary within the meaning of Title I of the Employee Retirement Income Security Act (“ERISA”) and/or the Internal Revenue Code (“IRC”), as applicable, which are laws governing retirement accounts. When deemed to be in the Client's best interest, the Advisor will provide investment advice to a Client regarding a distribution from an ERISA retirement account or to roll over the assets to an IRA, or recommend a similar transaction including rollovers from one ERISA sponsored Plan to

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another, one IRA to another IRA, or from one type of account to another account (e.g. commission-based account to fee-based account). Such a recommendation creates a conflict of interest if the Advisor will earn a new (or increase its current) advisory fee as a result of the transaction. No client is under any obligation to roll over a retirement account to an account managed by the Advisor.

At no time will StoneCrest accept or maintain custody of a Client's funds or securities, except for the limited authority as outlined in Item 15 – Custody. All Client assets will be managed within the designated account[s] at the Custodian, pursuant to the terms of the advisory agreement. Please see Item 12 – Brokerage Practices.

Participant Account Management: As part of the Advisor's Wealth Management Services, when appropriate, the Advisor will use a third party platform to facilitate management of held away assets such as defined contribution plan participant accounts, with discretion. The platform allows us to avoid being considered to have custody of Client funds since we do not have direct access to Client log-in credentials to affect trades. We are not affiliated with the platform in any way and receive no compensation from them for using their platform. A link will be provided to the Client allowing them to connect an account(s) to the platform. Once Client account(s) is connected to the platform, Adviser will review the current account allocations. When deemed necessary, Adviser will rebalance the account considering client investment goals and risk tolerance, and any change in allocations will consider current economic and market trends. The goal is to improve account performance over time, minimize loss during difficult markets, and manage internal fees that harm account performance. Client account(s) will be reviewed at least quarterly and allocation changes will be made as deemed necessary.

Financial Planning Services

StoneCrest will typically provide a variety of financial planning and consulting services to Clients. Financial planning services may be included with the Advisor's investment advisory services as fee or engaged separately through a written financial planning agreement. Services are offered in several areas of a Client's financial situation, depending on their goals and objectives. Generally, such financial planning services involve preparing a formal financial plan or rendering a specific financial consultation based on the Client's financial goals and objectives. This planning or consulting may encompass one or more areas of need, including but not limited to, investment planning, retirement planning, personal savings, education savings, insurance needs, and/or other areas of a Client's financial situation.

A financial plan developed for, or financial consultation rendered to the Client will usually include general recommendations for a course of activity or specific actions to be taken by the Client. For example, recommendations may be made that the Client start or revise their investment programs, commence or alter retirement savings, establish education savings and/or charitable giving programs.

StoneCrest may also refer Clients to an accountant, attorney or other specialists, as appropriate for their unique situation. For certain financial planning engagements, the Advisor will provide a written summary of the Client's financial situation, observations, and recommendations. For consulting or ad-hoc engagements, the Advisor may not provide a written summary. Plans or consultations are typically completed within six (6) months of contract date, assuming all information and documents requested are provided promptly.

Financial planning and consulting recommendations pose a conflict between the interests of the Advisor and the interests of the Client. For example, the Advisor has an incentive to recommend that Clients engage the Advisor for investment management services or to increase the level of investment assets with the Advisor, as it would increase the amount of advisory fees paid to the Advisor. Clients are not obligated to implement any recommendations made by the Advisor or maintain an ongoing relationship with the Advisor. If the Client elects to act on any of the recommendations made by the Advisor, the Client is under no obligation to implement the transaction through the Advisor.

Retirement Plan Advisory Services

StoneCrest provides retirement plan advisory services on behalf of the retirement plans (each a "Plan") and the company (the "Plan Sponsor"). The Advisor's retirement plan advisory services are designed to assist the Plan

Sponsor in meeting its fiduciary obligations to the Plan. Each engagement is customized to the needs of the Plan and Plan Sponsor. Services generally include:

- Ongoing Investment Recommendation and Assistance
- ERISA 404(c) assistance

These services are provided by StoneCrest serving in the capacity as a fiduciary under the Employee Retirement Income Security Act of 1974, as amended (“ERISA”). In accordance with ERISA Section 408(b)(2), the Plan Sponsor is provided with a written description of StoneCrest’s fiduciary status, the specific services to be rendered and all direct and indirect compensation the Advisor reasonably expects under the engagement.

C. Client Account Management

Prior to engaging StoneCrest to provide investment advisory services, each Client is required to enter into one or more agreements with the Advisor that define the terms, conditions, authority and responsibilities of the Advisor and the Client. These services may include:

- Establishing an Investment Strategy – StoneCrest, in connection with the Client, will develop a strategy that seeks to achieve the Client’s goals and objectives.
- Asset Allocation – StoneCrest will develop a strategic asset allocation that is targeted to meet the investment objectives, time horizon, financial situation and tolerance for risk for each Client.
- Portfolio Construction – StoneCrest will develop a portfolio for the Client that is intended to meet the stated goals and objectives of the Client.
- Investment Management and Supervision – StoneCrest will provide investment management and ongoing oversight of the Client’s investment portfolio.

D. Wrap Fee Programs

StoneCrest does not manage or place Client assets into a wrap fee program. Investment management services are provided directly by StoneCrest.

E. Assets Under Management

As of December 31, 2023, StoneCrest manages \$ 243,186,706 in Client assets, \$ 207,666,122 of which are managed on a discretionary basis and \$ 35,520,584 on a non-discretionary basis. Clients may request more current information at any time by contacting the Advisor.

Item 5 – Fees and Compensation

The following paragraphs detail the fee structure and compensation methodology for services provided by the Advisor. Each Client engaging the Advisor for services described herein shall be required to enter into one or more written agreements with the Advisor.

A. Fees for Advisory Services

Wealth Management Services

Wealth management fees are paid monthly, at the end of each month pursuant to the terms of the wealth management agreement. Wealth management fees are based on the average daily closing market value of assets under management at the during the month. Wealth management fees range from 0.78% to 1.50% annually based on several factors, including: the scope and complexity of the services to be provided; the level of assets to be managed; the inclusion of financial planning services, and/or the overall relationship with the Advisor. Relationships with multiple objectives, specific reporting requirements, portfolio restrictions and other complexities may be charged a higher fee. The wealth management fee may be offered as a fixed annual rate or a tiered, incremental fee schedule, not to exceed to the range above. Clients with under \$1,000,000 in assets under management with the firm may be charged a monthly technology fee of \$4.25 for portfolio reporting technology. This fee will be included with the wealth management fee on a quarterly basis.

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The wealth management fee in the first month of service is prorated from the inception date of the account[s] to the end of the first month. Fees may be negotiable at the sole discretion of the Advisor. The Client's fees will take into consideration the aggregate assets under management with the Advisor. All securities held in accounts managed by StoneCrest will be independently valued by the Custodian. StoneCrest will conduct periodic reviews of the Custodian's valuations.

The Advisor's fee is exclusive of, and in addition to any applicable securities transaction and custody fees, and other related costs and expenses described in Item 5.C below, which may be incurred by the Client. However, the Advisor shall not receive any portion of these commissions, fees, and costs.

Financial Planning Services

StoneCrest may include financial planning in its wealth management fee. For certain situations, financial planning may be offered as a separate engagement and fee. For separate financial planning engagements, financial planning fees are billed at an hourly rate of \$300 per hour or a fixed engagement fee. Fees may be negotiable based on the nature and complexity of the services to be provided and the overall relationship with the Advisor. An estimate for total hours and/or total costs will be provided to the Client prior to engaging for these services.

Retirement Plan Advisory Services

Fees for retirement plan advisory services are charged an annual asset-based fee of up to 1.00%, billed in arrears, pursuant to the terms of the agreement. Retirement plan fees are based on the market value of assets under management at the end of the prior calendar month. Fees may be negotiable depending on the size and complexity of the Plan.

B. Fee Billing

Wealth Management Services

Wealth management fees are calculated by the Advisor or its delegate and deducted from the Client's account[s] at the Custodian. The Advisor shall send an invoice to the Custodian indicating the amount of the fees to be deducted from the Client's account[s] at the end of each month. The amount due is calculated by applying the period rate (annual rate divided by the number of days in the year multiplied by the number of days in the billing month) to the total average daily balance with StoneCrest at the end of the month. Clients will be provided with a statement, at least quarterly, from the Custodian reflecting deduction of the wealth management fee. Clients are urged to also review and compare the statement provided by the Advisor to the brokerage statement from the Custodian, as the Custodian does not perform a verification of fees. Clients provide written authorization permitting advisory fees to be deducted by StoneCrest to be paid directly from their account[s] held by the Custodian as part of the wealth management agreement and separate account forms provided by the Custodian.

Financial Planning Services

Financial planning fees may be invoiced up to fifty percent (50%) of the expected total fee upon execution of the financial planning agreement. The balance shall be invoiced upon completion of the agreed upon deliverable[s].

Retirement Plan Advisory Services

Retirement plan advisory fees may be directly invoiced to the Plan Sponsor or deducted from the assets of the Plan, depending on the terms of the retirement plan advisory agreement.

C. Other Fees and Expenses

Clients may incur certain fees or charges imposed by third parties, other than StoneCrest, in connection with investments made on behalf of the Client's account[s]. The Advisor's recommended Custodian[s] typically do not charge securities transaction fees for ETF and equity trades in Client account[s], provided that the account meets the terms and conditions of the Custodian's brokerage requirements. Many mutual funds are also available at no trading cost to the Client and no 12b-1 fees. These are typically referred to as "clean shares". The Advisor may, at times, select a mutual fund that has a transaction fee when not comparable fund is offered without such fees. In such instances, the Advisor (at its sole discretion) may rebate the securities transaction fees to the Client. The fees charged by StoneCrest are separate and distinct from these custody and execution fees, if applicable. In addition,

all fees paid to StoneCrest for wealth management services are separate and distinct from the expenses charged by mutual funds and ETFs to their shareholders, if applicable. These fees and expenses are described in each fund's prospectus. These fees and expenses will generally be used to pay management fees for the funds, other fund expenses, account administration (e.g., custody, brokerage and account reporting), and a possible distribution fee. A Client may be able to invest in these products directly, without the services of StoneCrest, but would not receive the services provided by StoneCrest which are designed, among other things, to assist the Client in determining which products or services are most appropriate for each Client's financial situation and objectives. Accordingly, the Client should review both the fees charged by the fund[s] and the fees charged by StoneCrest to fully understand the total fees to be paid. Please refer to Item 12 – Brokerage Practices for additional information.

D. Advance Payment of Fees and Termination

Wealth Management Services

StoneCrest may be compensated for its investment management services at the end of the month after services are rendered. Either party may terminate the wealth management agreement, at any time, by providing advance written notice to the other party. The Client may also terminate the wealth management agreement within five (5) business days of signing the Advisor's agreement at no cost to the Client. After the five-day period, the Client will incur charges for bona fide advisory services rendered to the point of termination and such fees will be due and payable by the Client. The Client's wealth management agreement with the Advisor is non-transferable without the Client's prior consent.

Financial Planning Services

StoneCrest may be partially compensated for its financial planning services in advance of the engagement. Either party may terminate the financial planning agreement, at any time, by providing advance written notice to the other party. The Client may also terminate the financial planning agreement within five (5) business days of signing the Advisor's agreement at no cost to the Client. After the five-day period, the Client will incur charges for bona fide advisory services rendered to the point of termination and such fees will be due and payable by the Client. Upon termination, the Client shall be billed for actual hours logged on the planning project times the contractual hourly rate or in the case of a fixed fee engagement, the percentage of the engagement scope completed by the Advisor. Upon termination, the Advisor will refund any unearned, prepaid planning fees from the effective date of termination to the end of the month. The Client's financial planning agreement with the Advisor is non-transferable without the Client's prior consent.

Retirement Plan Advisory Services

StoneCrest is compensated for its services at the end of the billing period after advisory services are rendered. Either party may terminate the retirement plan advisory agreement, at any time, by providing advance written notice to the other party. The Client shall be responsible for retirement plan advisory fees up to and including the effective date of termination. The Advisor will provide a prorated final invoice based on any accrued retirement plan advisory fees from the beginning of the billing period to the effective date of termination. The Client's retirement plan advisory agreement with the Advisor is non-transferable without the Client's prior consent.

E. Compensation for Sales of Securities

StoneCrest does not buy or sell securities to earn commissions and does not receive any compensation for securities transactions in any Client account, other than the wealth management fees noted above.

Advisory Persons are also a Registered Representative of Kingswood Capital Partners, LLC (CRD#: 288898/SEC#: 8-69967) ("Kingswood"). Kingswood is a registered broker-dealer and member FINRA, SIPC. In an one's separate capacity as a Registered Representative, an Advisory Person may implement securities transactions under Kingswood as a transaction account and not through StoneCrest in an advisory account. In such instances, the Advisory Person will receive commission-based compensation in connection with the purchase and sale of securities, including 12b-1 fees for the sale of investment company products. Compensation earned by the Advisory Person in one's capacity as a Registered Representative is separate and in addition to the Advisor's fees. This practice presents a conflict of interest as the Advisory Person may have an incentive to effect securities transactions for the purpose of generating commissions rather than solely based on the Client's needs. Clients are not obligated to implement any recommendation provided by the Advisor nor its Advisory Persons. Neither the

Advisor nor its Advisory Persons will earn ongoing investment advisory fees in connection with any products or services implemented in the Advisory Person's separate capacity as a Registered Representative. Please see Item 10 below.

Advisory Persons are also licensed as independent insurance professionals. As an independent insurance professional, an Advisory Person may earn commission-based compensation for selling insurance products, including insurance products they sell to Clients of the Advisor. Insurance commissions earned by Advisory Persons are separate and in addition to the Advisor's fees. This practice presents a conflict of interest as the Advisory Person may have an incentive to recommend insurance products to Clients for the purpose of generating commissions rather than solely based on the Client's needs. Clients are under no obligation, contractually or otherwise, to purchase insurance products through any Advisory Person affiliated with the Advisor. Please see Item 10 below.

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

Stonecrest may offer a performance-based fee option to certain Clients. In such cases, Stonecrest may receive a performance fee in addition to its wealth management fees based upon any gains obtained in the accounts of "Qualified Clients" pursuant to the terms a wealth management agreement. Only Qualified Clients with either \$1,100,000 under management with the Advisor or a net worth of \$2,200,000 may be offered a performance-based fee option.

The performance-based fee is attainable up to a 10% return on investment (ROI) within the portfolio. The fee ranges from a minimum of .25% to a maximum .7% on the ROI. Should the Advisor attain a 0% or any negative return % for ROI, the minimum still applies. Performance fees will be deducted from the Client account[s] on an annual basis, in accordance with the Advisor's calculation methodology. The advisor and the client will decide upon an index or fixed percentage benchmark based on the client's risk tolerance, investment preferences, and size of the client's account or total relationship with the advisor. The advisor reserves the right to negotiate the terms based on these factors or based on the advisor's relationship with the client (both financial and personal).

The performance-based fees will begin accruing to the Advisor on a monthly basis upon opening of the Client account. Fees are calculated based on the monthly account[s] valuations as provided by the Client's designated Custodian (as noted in Item 4.). Investment Advisory Fees are billed annually, but based on partial month calculations if the performance exceeds the high watermark. Examples of partial months are the day the account(s) is opened, and the day the account(s) is closed. The advisor reserves the right to deduct fees part way through the year if the client is ending the arrangement. If the account is closed without the advisor's advanced knowledge, the advisor reserves the right to send the client a written invoice.

Clients will receive independent statements from the Custodian monthly.

Only gains above the high-water mark shall be subject to the performance fee. The Advisor will receive the performance fee only to the extent that there are cumulative gains since the last performance fee calculation in the Client's account[s] that produced fees payable to the Advisor. Performance fees may be negotiable at the discretion of the Advisor. Stonecrest does not charge an asset-based fee for assets invested being billed on a performance fee basis.

Performance fees will be earned if the performance is above the agreed upon benchmarks performance or a fixed percentage threshold. The Advisor and Client will come to an agreement for the performance threshold based upon the Client's investment preferences and the Client's risk tolerance. The performance threshold will be EITHER an agreed upon benchmark or an agreed upon fixed threshold. The benchmark will be identified on Schedule A. If the client and advisor have agreed to use a fixed percentage, please indicate the percentage below with client initials.

Who is a "Qualified Client"?

The Investment Advisers Act of 1940 (the “Advisers Act”), Rule 205-3(d)(1) defines a “Qualified Client” who is financially sophisticated and meets one or more of the following conditions:

- Client is a natural person who, or a company that, immediately after entering into the contract has at least \$1,100,000 under the management of the Advisor;
- Client is a natural person who, or a company that, immediately prior to entering into the contract has a net worth (together, in the case of a natural person, with assets held jointly with a spouse) of more than \$2,200,000 at the time the contract is entered into.

The receipt of a performance fee by certain Clients results in a potential conflict of interest, where the Advisor has the potential for higher compensation from a Client. Qualified Clients that are charged a performance fee may be offered a lower investment advisory fee.

StoneCrest does not manage any proprietary investment funds or limited partnerships (for example, a mutual fund or a hedge fund) and has no financial incentive to recommend any particular investment options to its Clients.

Item 7 – Types of Clients

StoneCrest offers investment advisory services to individuals, high net worth individuals, trusts, estates, small businesses, and retirement plans. StoneCrest generally does not impose a minimum relationship size.

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

A. Methods of Analysis

StoneCrest primarily employs fundamental and technical analysis methods in developing investment strategies for its Clients. Research and analysis from StoneCrest are derived from numerous sources, including financial media companies, third-party research materials, Internet sources, and review of company activities, including annual reports, prospectuses, press releases and research prepared by others.

Fundamental analysis utilizes economic and business indicators as investment selection criteria. This criteria consists generally of ratios and trends that may indicate the overall strength and financial viability of the entity being analyzed. Assets are deemed suitable if they meet certain criteria to indicate that they are a strong investment with a value discounted by the market. While this type of analysis helps the Advisor in evaluating a potential investment, it does not guarantee that the investment will increase in value. Assets meeting the investment criteria utilized in the fundamental analysis may lose value and may have negative investment performance. The Advisor monitors these economic indicators to determine if adjustments to strategic allocations are appropriate. More details on the Advisor’s review process are included below in Item 13 – Review of Accounts.

Technical analysis involves the analysis of past market data rather than specific company data in determining the recommendations made to clients. Technical analysis may involve the use of charts to identify market patterns and trends, which may be based on investor sentiment rather than the fundamentals of the company. The primary risk in using technical analysis is that spotting historical trends may not help to predict such trends in the future. Even if the trend will eventually reoccur, there is no guarantee that StoneCrest will be able to accurately predict such a reoccurrence.

As noted above, StoneCrest generally employs a long-term investment strategy for its Clients, as consistent with their financial goals. StoneCrest will typically hold all or a portion of a security for more than a year, but may hold for shorter periods for the purpose of rebalancing a portfolio or meeting the cash needs of Clients. At times, StoneCrest may also buy and sell positions that are more short-term in nature, depending on the goals of the Client and/or the fundamentals of the security, sector or asset class.

B. Risk of Loss

Investing in securities involves certain investment risks. Securities may fluctuate in value or lose value. Clients should be prepared to bear the potential risk of loss. StoneCrest will assist Clients in determining an appropriate strategy based on their tolerance for risk and other factors noted above. However, there is no guarantee that a Client will meet their investment goals.

While the methods of analysis help the Advisor in evaluating a potential investment, it does not guarantee that the investment will increase in value. Assets meeting the investment criteria utilized in these methods of analysis may lose value and may have negative investment performance. The Advisor monitors these economic indicators to determine if adjustments to strategic allocations are appropriate. More details on the Advisor's review process are included below in Item 13 – Review of Accounts.

Each Client engagement will entail a review of the Client's investment goals, financial situation, time horizon, tolerance for risk and other factors to develop an appropriate strategy for managing a Client's account. Client participation in this process, including full and accurate disclosure of requested information, is essential for the analysis of a Client's account[s]. The Advisor shall rely on the financial and other information provided by the Client or their designees without the duty or obligation to validate the accuracy and completeness of the provided information. It is the responsibility of the Client to inform the Advisor of any changes in financial condition, goals or other factors that may affect this analysis.

The risks associated with a particular strategy are provided to each Client in advance of investing Client accounts. The Advisor will work with each Client to determine their tolerance for risk as part of the portfolio construction process. Following are some of the risks associated with the Advisor's investment strategies:

Market Risks

The value of a Client's holdings may fluctuate in response to events specific to companies or markets, as well as economic, political, or social events in the U.S. and abroad. This risk is linked to the performance of the overall financial markets.

ETF Risks

The performance of ETFs is subject to market risk, including the possible loss of principal. The price of the ETFs will fluctuate with the price of the underlying securities that make up the funds. In addition, ETFs have a trading risk based on the loss of cost efficiency if the ETFs are traded actively and a liquidity risk if the ETFs has a large bid-ask spread and low trading volume. The price of an ETF fluctuates based upon the market movements and may dissociate from the index being tracked by the ETF or the price of the underlying investments. An ETF purchased or sold at one point in the day may have a different price than the same ETF purchased or sold a short time later.

Bond ETFs

Bond ETFs are subject to specific risks, including the following: (1) interest rate risks, i.e. the risk that bond prices will fall if interest rates rise, and vice versa, the risk depends on two things, the bond's time to maturity, and the coupon rate of the bond. (2) reinvestment risk, i.e. the risk that any profit gained must be reinvested at a lower rate than was previously being earned, (3) inflation risk, i.e. the risk that the cost of living and inflation increase at a rate that exceeds the income investment thereby decreasing the investor's rate of return, (4) credit default risk, i.e. the risk associated with purchasing a debt instrument which includes the possibility of the company defaulting on its repayment obligation, (5) rating downgrades, i.e. the risk associated with a rating agency's downgrade of the company's rating which impacts the investor's confidence in the company's ability to repay its debt and (6) Liquidity Risks, i.e. the risk that a bond may not be sold as quickly as there is no readily available market for the bond.

Mutual Fund Risks

The performance of mutual funds is subject to market risk, including the possible loss of principal. The price of the mutual funds will fluctuate with the value of the underlying securities that make up the funds. The price of a mutual fund is typically set daily therefore a mutual fund purchased at one point in the day will typically have the same price as a mutual fund purchased later that same day.

Past performance is not a guarantee of future returns. Investing in securities and other investments involve a risk of loss that each Client should understand and be willing to bear. Clients are reminded to discuss these risks with the Advisor.

Item 9 – Disciplinary Information

There are no legal, regulatory or disciplinary events involving StoneCrest or its management person[s]. StoneCrest values the trust Clients place in the Advisor. The Advisor encourages Clients to perform the requisite due diligence on any advisor or service provider that the Client engages. The backgrounds of the Advisor or Advisory Persons are available on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with the Advisor's firm name or CRD# 311404.

Item 10 – Other Financial Industry Activities and Affiliations

Broker-Dealer Affiliation

As noted in Item 5, Advisory Persons are also Registered Representatives of Kingswood. In one's separate capacity as a Registered Representative, an Advisory Person will receive commissions for the implementation of recommendations for commissionable transactions. Clients are not obligated to implement any recommendation provided by the Advisory Person. Neither the Advisor nor its Advisory Persons will earn ongoing investment advisory fees in connection with any services implemented in the Advisory Person's separate capacity as a Registered Representative.

Insurance Agency Affiliations

As noted in Item 5, Advisory Persons are also licensed insurance professionals. Implementations of insurance recommendations are separate and apart from one's role with StoneCrest Wealth Management. As an insurance professional, an Advisory Person may receive customary commissions and other related revenues from the various insurance companies whose products are sold. Advisory Persons are not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This may cause a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by an Advisory Person or the Advisor.

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

A. Code of Ethics

StoneCrest has implemented a Code of Ethics (the "Code") that defines the Advisor's fiduciary commitment to each Client. This Code applies to all persons associated with StoneCrest ("Supervised Persons"). The Code was developed to provide general ethical guidelines and specific instructions regarding the Advisor's duties to each Client. StoneCrest and its Supervised Persons owe a duty of loyalty, fairness and good faith towards each Client. It is the obligation of StoneCrest's Supervised Persons to adhere not only to the specific provisions of the Code, but also to the general principles that guide the Code. The Code covers a range of topics that address employee ethics and conflicts of interest. To request a copy of the Code, please contact the Advisor at (602) 258-9400 or via email at info@stonecrestwealth.com.

B. Personal Trading with Material Interest

StoneCrest allows Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. StoneCrest does not act as principal in any transactions. In addition, the Advisor does not act as the general partner of a fund, or advise an investment company. StoneCrest does not have a material interest in any securities traded in Client accounts.

C. Personal Trading in Same Securities as Clients

StoneCrest allows Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. Owning the same securities that are recommended (purchase or sell) to Clients presents a conflict of interest that, as fiduciaries, must be disclosed to Clients and mitigated through policies and

procedures. As noted above, the Advisor has adopted the Code to address insider trading (material non-public information controls); gifts and entertainment; outside business activities and personal securities reporting. When trading for personal accounts, Supervised Persons have a conflict of interest if trading in the same securities. The fiduciary duty to act in the best interest of its Clients can be violated if personal trades are made with more advantageous terms than Client trades, or by trading based on material non-public information. This risk is mitigated by StoneCrest requiring reporting of personal securities trades by its Supervised Persons for review by the Chief Compliance Officer (“CCO”) or delegate. The Advisor has also adopted written policies and procedures to detect the misuse of material, non-public information.

D. Personal Trading at Same Time as Client

While StoneCrest allows Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients, such trades are typically aggregated with Client orders or traded afterwards. **At no time will StoneCrest, or any Supervised Person of StoneCrest, transact in any security to the detriment of any Client.**

Item 12 – Brokerage Practices

A. Recommendation of Custodian[s]

StoneCrest does not have discretionary authority to select the broker-dealer/custodian for custody and execution services. The Client will engage the broker-dealer/custodian (herein the “Custodian”) to safeguard Client assets and authorize StoneCrest to direct trades to the Custodian as agreed upon in the wealth management agreement. Further, StoneCrest does not have the discretionary authority to negotiate commissions on behalf of Clients on a trade-by-trade basis.

Where StoneCrest does not exercise discretion over the selection of the Custodian, it may recommend the Custodian to Clients for custody and execution services. Clients are not obligated to use the Custodian recommended by the Advisor and will not incur any extra fee or cost associated with using a custodian not recommended by StoneCrest. However, the Advisor may be limited in the services it can provide if the recommended Custodian is not engaged. StoneCrest may recommend the Custodian based on criteria such as, but not limited to, reasonableness of commissions charged to the Client, services made available to the Client, and its reputation and/or the location of the Custodian’s offices. As Advisory Persons of StoneCrest are also Registered Representatives of Kingswood, the Advisor may be limited in using other broker-dealers/custodians as Kingswood must approve the use of any outside broker-dealer/custodian.

StoneCrest Wealth Management will generally recommend that Clients establish their account[s] at Raymond James Financial, Inc. (“Raymond James”). Raymond James is a FINRA-registered broker-dealer and member SIPC. Raymond James will serve as the Client’s “qualified custodian”. StoneCrest Wealth Management maintains an institutional relationship with Raymond James, whereby the Advisor receives economic benefits. Please see Item 14 below.

Following are additional details regarding the brokerage practices of the Advisor:

1. Soft Dollars - Soft dollars are revenue programs offered by broker-dealers/custodians whereby an advisor enters into an agreement to place security trades with a broker-dealer/custodian in exchange for research and other services. StoneCrest does not participate in soft dollar programs sponsored or offered by any broker-dealer/custodian. However, the Advisor receives certain economic benefits from Raymond James. Please see Item 14 below.

2. Brokerage Referrals - StoneCrest does not receive any compensation from any third party in connection with the recommendation for establishing an account.

3. Directed Brokerage - All Clients are serviced on a “directed brokerage basis”, where StoneCrest will place trades within the established account[s] at the Custodian designated by the Client. Further, all Client accounts are traded within their respective account[s]. The Advisor will not engage in any principal transactions (i.e., trade of any

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118 S Kyrene Road, Suite 4, Chandler, AZ 85226
Phone: (602) 258-9400 * Fax: (602) 258-9300

security from or to the Advisor's own account) or cross transactions with other Client accounts (i.e., purchase of a security into one Client account from another Client's account[s]). StoneCrest will not be obligated to select competitive bids on securities transactions and does not have an obligation to seek the lowest available transaction costs. These costs are determined by the Custodian.

B. Aggregating and Allocating Trades

The primary objective in placing orders for the purchase and sale of securities for Client accounts is to obtain the most favorable net results taking into account such factors as 1) price, 2) size of the order, 3) difficulty of execution, 4) confidentiality and 5) skill required of the Custodian. StoneCrest will execute its transactions through the Custodian as authorized by the Client. StoneCrest may aggregate orders in a block trade or trades when securities are purchased or sold through the Custodian for multiple (discretionary) accounts in the same trading day. If a block trade cannot be executed in full at the same price or time, the securities actually purchased or sold by the close of each business day must be allocated in a manner that is consistent with the initial pre-allocation or other written statement. This must be done in a way that does not consistently advantage or disadvantage any particular Clients' accounts.

Item 13 – Review of Accounts

A. Frequency of Reviews

Securities in Client accounts are monitored on a regular and continuous basis by Advisory Persons of the Advisor and periodically by the CCO. Formal reviews are generally conducted at least annually or more frequently depending on the needs of the Client.

B. Causes for Reviews

In addition to the investment monitoring noted in Item 13.A., each Client account shall be reviewed at least annually. Reviews may be conducted more frequently at the Client's request. Accounts may be reviewed as a result of major changes in economic conditions, known changes in the Client's financial situation, and/or large deposits or withdrawals in the Client's account[s]. The Client is encouraged to notify StoneCrest if changes occur in the Client's personal financial situation that might adversely affect the Client's investment plan. Additional reviews may be triggered by material market, economic or political events.

C. Review Reports

The Client will receive brokerage statements no less than quarterly from the Custodian. These brokerage statements are sent directly from the Custodian to the Client. The Client may also establish electronic access to the Custodian's website so that the Client may view these reports and their account activity. Client brokerage statements will include all positions, transactions and fees relating to the Client's account[s]. The Advisor may also provide Clients with periodic reports regarding their holdings, allocations, and performance.

Item 14 – Client Referrals and Other Compensation

A. Compensation Received by StoneCrest

StoneCrest is a fee-based advisory firm, that is compensated solely by its Clients and not from any investment product. StoneCrest does not receive commissions or other compensation from product sponsors, broker-dealers or any un-related third party. StoneCrest may refer Clients to various unaffiliated, non-advisory professionals (e.g. attorneys, accountants, estate planners) to provide certain financial services necessary to meet the goals of its Clients. Likewise, StoneCrest may receive non-compensated referrals of new Clients from various third-parties.

Participation in Institutional Advisor Platform (Raymond James)

StoneCrest has established an institutional relationship with Raymond James to assist the Advisor in managing Client account[s]. The Advisor contracts with Raymond James to receive custody, brokerage, software and related support. Raymond James may provide additional resources and support in connection with this relationship.

B. Client Referrals from Solicitors

The Advisor does not compensate, either directly or indirectly, any affiliated or unaffiliated parties (“Promoters”) for Client referrals.

Item 15 – Custody

StoneCrest does not accept or maintain custody of any Client accounts, except for the authorized deduction of the Advisor’s fees. All Clients must place their assets with a “qualified custodian”. Clients are required to engage the Custodian to retain their funds and securities and direct StoneCrest to utilize that Custodian for the Client’s security transactions. Clients should review statements provided by the Custodian and compare to any reports provided by StoneCrest to ensure accuracy, as the Custodian does not perform this review. For more information about custodians and brokerage practices, see Item 12 – Brokerage Practices.

If the Client gives the Advisor authority to move money from one account to another account, the Advisor may have custody of those assets. In order to avoid additional regulatory requirements, the Custodian and the Advisor have adopted safeguards to ensure that the money movements are completed in accordance with the Client’s instructions.

Item 16 – Investment Discretion

StoneCrest generally has discretion over the selection and amount of securities to be bought or sold in Client accounts without obtaining prior consent or approval from the Client. However, these purchases or sales may be subject to specified investment objectives, guidelines, or limitations previously set forth by the Client and agreed to by StoneCrest. Discretionary authority will only be authorized upon full disclosure to the Client. The granting of such authority will be evidenced by the Client’s execution of a wealth management agreement containing all applicable limitations to such authority. All discretionary trades made by StoneCrest will be in accordance with each Client’s investment objectives and goals.

Item 17 – Voting Client Securities

StoneCrest does not accept proxy-voting responsibility for any Client. Clients will receive proxy statements directly from the Custodian. The Advisor will assist in answering questions relating to proxies, however, the Client retains the sole responsibility for proxy decisions and voting.

Item 18 – Financial Information

Neither StoneCrest, nor its management, have any adverse financial situations that would reasonably impair the ability of StoneCrest to meet all obligations to its Clients. Neither StoneCrest, nor any of its Advisory Persons, have been subject to a bankruptcy or financial compromise. StoneCrest is not required to deliver a balance sheet along with this Disclosure Brochure as the Advisor does not collect advance fees of \$1,200 or more for services to be performed six months or more in the future.



Form ADV Part 2B – Brochure Supplement

for

**Keith C. Mahan, CFP[®], AIF[®]
President, Managing Principal, and Chief Compliance Officer**

Effective: January 30, 2024

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Keith C. Mahan, CFP[®], AIF[®] (CRD# 2293433) in addition to the information contained in the StoneCrest Wealth Management, Inc. (“StoneCrest” or the “Advisor”, CRD# 311404) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the StoneCrest Disclosure Brochure or this Brochure Supplement, please contact the Advisor at (602) 258-9400 or by email at info@stonecrestwealth.com.

Additional information about Mr. Mahan is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 2293433.

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118 S Kyrene Road, Suite 4, Chandler, AZ 85226
Phone: (602) 258-9400 * Fax: (602) 258-9300

Item 2 – Educational Background and Business Experience

Keith C. Mahan, CFP®, AIF®, born in 1967, is dedicated to advising Clients of StoneCrest as its President, Managing Principal, and Chief Compliance Officer. Mr. Mahan earned a B.S. in Finance from Arizona State University in 1990. Additional information regarding Mr. Mahan’s employment history is included below.

Employment History:

President, Managing Principal, and Chief Compliance Officer, StoneCrest Wealth Management, Inc.	12/2020 to Present
Registered Representative, Kingswood Capital Partners, LLC	12/2020 to Present
Wealth Advisor, Capital Analysts	12/2017 to 12/2020
Financial Advisor, Lincoln Investment	06/2012 to 12/2020
Financial Advisor, Capital Analysts, Inc.	11/1992 to 06/2012

CERTIFIED FINANCIAL PLANNER™ (“CFP®”)

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 87,000 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 CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP®.

Accredited Investment Fiduciary™ (“AIF®”)

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The AIF® mark is held by the Center for Fiduciary Studies, LLC, a Fiduciary360 (fi360) company. The professional designations awarded by fi360 demonstrate the focus on all the components of a comprehensive investment process, related fiduciary standards of care, and commitment to excellence. AIF® designees undergo an initial training program, annual continuing education, and pledge to abide by the designation's code of ethics.

Since October 2002, the Accredited Investment Fiduciary™ (AIF®) designation has been the mark of commitment to a standard of fiduciary investment excellence. Those who earn the AIF® mark successfully complete a specialized program on investment fiduciary standards of care and subsequently passed a comprehensive examination. AIF® designees demonstrate a thorough understanding of fi360's Prudent Practices for investment advisors and stewards.

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mr. Mahan. Mr. Mahan has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Mahan.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Mahan.***

However, we do encourage you to independently view the background of Mr. Mahan on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 2293433.

Item 4 – Other Business Activities

Broker-Dealer Affiliation

Mr. Mahan is also a Registered Representative of Kingswood Capital Partners, LLC (“Kingswood”). Kingswood is a registered broker-dealer (CRD# 288898), member FINRA, SIPC. In Mr. Mahan’s separate capacity as a Registered Representative, Mr. Mahan will receive commissions for the implementation of recommendations for commissionable transactions. Clients are not obligated to implement any recommendation provided by Mr. Mahan. Neither the Advisor nor Mr. Mahan will earn ongoing investment advisory fees in connection with any products or services implemented in Mr. Mahan’s separate capacity as a Registered Representative. Mr. Mahan spends approximately 10% of his time per month in his role as a Registered Representative of Kingswood.

Insurance Agency Affiliations

Mr. Mahan is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Mahan’s role with StoneCrest. As an insurance professional, Mr. Mahan will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Mahan is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Mahan or the Advisor. Mr. Mahan spends less than 10% of his time per month in this capacity.

Item 5 – Additional Compensation

Mr. Mahan has additional business activities where compensation is received that are detailed in Item 4 above.

Item 6 – Supervision

Mr. Mahan serves as the President, Managing Principal, and Chief Compliance Officer of StoneCrest. Mr. Mahan can be reached at (602) 258-9400.

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118 S Kyrene Road, Suite 4, Chandler, AZ 85226
Phone: (602) 258-9400 * Fax: (602) 258-9300

StoneCrest has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of StoneCrest. Further, StoneCrest is subject to regulatory oversight by various agencies. These agencies require registration by StoneCrest and its Supervised Persons. As a registered entity, StoneCrest is subject to examinations by regulators, which may be announced or unannounced. StoneCrest is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.



Form ADV Part 2B – Brochure Supplement

for

**Brian D. Wiscombe, CFP[®], AIF[®]
Wealth Manager**

Effective: January 30, 2024

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Brian D. Wiscombe, CFP[®], AIF[®] (CRD# 6278608) in addition to the information contained in the StoneCrest Wealth Management, Inc. (“StoneCrest” or the “Advisor”, CRD# 311404) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the StoneCrest Disclosure Brochure or this Brochure Supplement, please contact the Advisor at (602) 258-9400 or by email at info@stonecrestwealth.com.

Additional information about Mr. Wiscombe is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 6278608.

StoneCrest Wealth Management, Inc.
118 S Kyrene Road, Suite 4, Chandler, AZ 85226
Phone: (602) 258-9400 * Fax: (602) 258-9300

Item 2 – Educational Background and Business Experience

Brian D. Wiscombe, CFP®, AIF®, born in 1979, is dedicated to advising Clients of StoneCrest as a Wealth Manager. Mr. Wiscombe earned a Bachelors in Business Communication from Arizona State University in 2004. Additional information regarding Mr. Wiscombe’s employment history is included below.

Employment History:

Wealth Manager, StoneCrest Wealth Management, Inc.	12/2020 to Present
Registered Representative, Kingswood Capital Partners, LLC	12/2020 to Present
Wealth Manager, Capital Analysts	01/2018 to 12/2020
Registered Representative, Lincoln Investment	01/2018 to 12/2020
Financial Advisor, Edward Jones	12/2013 to 01/2018
Realtor/Investor, Geneva Financial LLC	02/2008 to 02/2014
Co Founder, The VIP Military	2013 to 2014
Officer in Charge of Financial Operations, United States Air Force	06/2001 to 08/2013

CERTIFIED FINANCIAL PLANNER™ (“CFP®”)

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 87,000 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 CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP®.

Accredited Investment Fiduciary™ (“AIF®”)

The AIF® mark is held by the Center for Fiduciary Studies, LLC, a Fiduciary360 (fi360) company. The professional designations awarded by fi360 demonstrate the focus on all the components of a comprehensive investment process, related fiduciary standards of care, and commitment to excellence. AIF® designees undergo an initial training program, annual continuing education, and pledge to abide by the designation's code of ethics.

Since October 2002, the Accredited Investment Fiduciary™ (AIF®) designation has been the mark of commitment to a standard of fiduciary investment excellence. Those who earn the AIF® mark successfully complete a specialized program on investment fiduciary standards of care and subsequently passed a comprehensive examination. AIF® designees demonstrate a thorough understanding of fi360's Prudent Practices for investment advisors and stewards.

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mr. Wiscombe. Mr. Wiscombe has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Wiscombe.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Wiscombe.***

However, we do encourage you to independently view the background of Mr. Wiscombe on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 6278608.

Item 4 – Other Business Activities

Broker-Dealer Affiliation

Mr. Wiscombe is also a Registered Representative of Kingswood Capital Partners, LLC (“Kingswood”). Kingswood is a registered broker-dealer (CRD# 288898), member FINRA, SIPC. In Mr. Wiscombe’s separate capacity as a Registered Representative, Mr. Wiscombe will receive commissions for the implementation of recommendations for commissionable transactions. Clients are not obligated to implement any recommendation provided by Mr. Wiscombe. Neither the Advisor nor Mr. Wiscombe will earn ongoing investment advisory fees in connection with any products or services implemented in Mr. Wiscombe’s separate capacity as a Registered Representative. Mr. Wiscombe spends approximately 10% of his time per month in his role as a Registered Representative of Kingswood.

Insurance Agency Affiliations

Mr. Wiscombe is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Wiscombe’s role with StoneCrest. As an insurance professional, Mr. Wiscombe will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Wiscombe is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Wiscombe or the Advisor. Mr. Wiscombe spends approximately less than 10% of his time per month in this capacity.

Item 5 – Additional Compensation

Mr. Wiscombe has additional business activities where compensation is received that are detailed in Item 4 above.

Item 6 – Supervision

Mr. Wiscombe serves as a Wealth Manager of StoneCrest. Mr. Wiscombe is supervised by Keith Mahan, the Chief Compliance Officer. Mr. Mahan can be reached at (602) 258-9400.

StoneCrest has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of StoneCrest. Further, StoneCrest is subject to regulatory oversight by various agencies. These agencies require registration by StoneCrest and its Supervised Persons. As a registered entity, StoneCrest is subject to examinations by regulators, which may be announced or unannounced. StoneCrest is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.



Form ADV Part 2B – Brochure Supplement

for

**Christian A. Mahan
Compliance and Research Analyst**

Effective: January 30, 2024

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Christian A. Mahan (CRD# 6882687) in addition to the information contained in the StoneCrest Wealth Management, Inc. (“StoneCrest” or the “Advisor”, CRD# 311404) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the StoneCrest Disclosure Brochure or this Brochure Supplement, please contact the Advisor at (602) 258-9400 or by email at info@stonecrestwealth.com.

Additional information about Mr. Mahan is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 6882687.

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Phone: (602) 258-9400 * Fax: (602) 258-9300

Item 2 – Educational Background and Business Experience

Christian A. Mahan, born in 1991, is dedicated to advising Clients of StoneCrest as a Compliance and Research Analyst. Mr. Mahan earned a Bachelor's Degree in Finance from Arizona State University in 2014. Additional information regarding Mr. Mahan's employment history is included below.

Employment History:

Compliance and Research Analyst, StoneCrest Wealth Management, Inc.	11/2020 to Present
Registered Representative, Kingswood Capital Partners, LLC	12/2020 to Present
Investment Adviser Representative, USAA Investment Services Company	11/2019 to 10/2020
Insurance Representative, Colorado Insurance	07/2019 to 11/2019
Service Representative, State Farm Insurance	04/2019 to 10/2019
Financial Advisor, Edward Jones Investments	05/2018 to 04/2019
Investment Specialist, Merrill Lynch, Pierce, Fenner & Smith	11/2017 to 02/2018

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mr. Mahan. Mr. Mahan has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Mahan.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. **As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Mahan.**

However, we do encourage you to independently view the background of Mr. Mahan on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 6882687.

Item 4 – Other Business Activities

Broker-Dealer Affiliation

Mr. Mahan is also a registered representative of Kingswood Capital Partners, LLC ("Kingswood"). Kingswood is a registered broker-dealer (CRD# 288898), member FINRA, SIPC. In Mr. Mahan's separate capacity as a registered representative, Mr. Mahan will receive commissions for the implementation of recommendations for commissionable transactions. Clients are not obligated to implement any recommendation provided by Mr. Mahan. Neither the Advisor nor Mr. Mahan will earn ongoing investment advisory fees in connection with any products or services implemented in Mr. Mahan's separate capacity as a registered representative. Mr. Mahan spends approximately 10% of his time per month in his role as a registered representative of Kingswood.

Insurance Agency Affiliations

Mr. Mahan is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Mahan's role with StoneCrest. As an insurance professional, Mr. Mahan will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Mahan is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Mahan or the Advisor. Mr. Mahan spends approximately 10% of his time per month in this capacity.

Item 5 – Additional Compensation

Mr. Mahan has additional business activities where compensation is received that are detailed in Item 4 above.

StoneCrest Wealth Management, Inc.
118 S Kyrene Road, Suite 4, Chandler, AZ 85226
Phone: (602) 258-9400 * Fax: (602) 258-9300

Item 6 – Supervision

Mr. Mahan serves as a Compliance and Research Analyst of StoneCrest and is supervised by Keith Mahan, the Chief Compliance Officer. Mr. Mahan can be reached at (602) 258-9400.

StoneCrest has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of StoneCrest. Further, StoneCrest is subject to regulatory oversight by various agencies. These agencies require registration by StoneCrest and its Supervised Persons. As a registered entity, StoneCrest is subject to examinations by regulators, which may be announced or unannounced. StoneCrest is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

Privacy Policy

Effective: **January 30, 2024**

Our Commitment to You

StoneCrest Wealth Management, Inc. (“StoneCrest” or the “Advisor”) is committed to safeguarding the use of personal information of our Clients (also referred to as “you” and “your”) that we obtain as your Investment Advisor, as described here in our Privacy Policy (“Policy”).

Our relationship with you is our most important asset. We understand that you have entrusted us with your private information, and we do everything that we can to maintain that trust. StoneCrest (also referred to as “we”, “our” and “us”) protects the security and confidentiality of the personal information we have and implements controls to ensure that such information is used for proper business purposes in connection with the management or servicing of our relationship with you.

StoneCrest does not sell your non-public personal information to anyone. Nor do we provide such information to others except for discrete and reasonable business purposes in connection with the servicing and management of our relationship with you, as discussed below.

Details of our approach to privacy and how your personal non-public information is collected and used are set forth in this Policy.

Why you need to know?

Registered Investment Advisors (“RIAs”) must share some of your personal information in the course of servicing your account. Federal and State laws give you the right to limit some of this sharing and require RIAs to disclose how we collect, share, and protect your personal information.

What information do we collect from you?

Driver’s license number	Date of birth
Social security or taxpayer identification number	Assets and liabilities
Name, address and phone number[s]	Income and expenses
E-mail address[es]	Investment activity
Account information (including other institutions)	Investment experience and goals

What Information do we collect from other sources?

Custody, brokerage and advisory agreements	Account applications and forms
Other advisory agreements and legal documents	Investment questionnaires and suitability documents
Transactional information with us or others	Other information needed to service account

How do we protect your information?

To safeguard your personal information from unauthorized access and use we maintain physical, procedural and electronic security measures. These include such safeguards as secure passwords, encrypted file storage and a secure office environment. Our technology vendors provide security and access control over personal information and have policies over the transmission of data. Our associates are trained on their responsibilities to protect Client’s personal information.

We require third parties that assist in providing our services to you to protect the personal information they receive

from us.

How do we share your information?

An RIA shares Client personal information to effectively implement its services. In the section below, we list some reasons we may share your personal information.

Basis For Sharing	Do we share?	Can you limit?
Servicing our Clients We may share non-public personal information with non-affiliated third parties (such as administrators, brokers, custodians, regulators, credit agencies, other financial institutions) as necessary for us to provide agreed upon services to you, consistent with applicable law, including but not limited to: processing transactions; general account maintenance; responding to regulators or legal investigations; and credit reporting. StoneCrest shares Client information with Kingswood Capital Partners, LLC (“Kingswood”). This sharing is due to the oversight Kingswood has over certain Supervised Persons of the Advisor. You may also contact us at any time for a copy of the Kingswood Privacy Policy.	Yes	No
Marketing Purposes StoneCrest does not disclose, and does not intend to disclose, personal information with non-affiliated third parties to offer you services. Certain laws may give us the right to share your personal information with financial institutions where you are a customer and where StoneCrest or the client has a formal agreement with the financial institution. We will only share information for purposes of servicing your accounts, not for marketing purposes.	No	Not Shared
Authorized Users Your non-public personal information may be disclosed to you and persons that we believe to be your authorized agent[s] or representative[s].	Yes	Yes
Information About Former Clients StoneCrest does not disclose and does not intend to disclose, non-public personal information to non-affiliated third parties with respect to persons who are no longer our Clients.	No	Not Shared

State-specific Regulations

California	In response to a California law, to be conservative, we assume accounts with California addresses do not want us to disclose personal information about you to non-affiliated third parties, except as permitted by California law. We also limit the sharing of personal information about you with our affiliates to ensure compliance with California privacy laws.
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Changes to our Privacy Policy

We will send you a copy of this Policy annually for as long as you maintain an ongoing relationship with us.

Periodically we may revise this Policy and will provide you with a revised Policy if the changes materially alter the previous Privacy Policy. We will not, however, revise our Privacy Policy to permit the sharing of non-public personal information other than as described in this notice unless we first notify you and provide you with an opportunity to prevent the information sharing.

Any Questions?

You may ask questions or voice any concerns, as well as obtain a copy of our current Privacy Policy by contacting the Advisor at (602) 258-9400 or via email at info@stonecrestwealth.com.