

Item 1: Cover Page

PART 2A OF FORM ADV: FIRM BROCHURE



AMC Wealth Management, LLC

Investment Advisory Firm CRD# 308157

January 2026

AMC Wealth Management, LLC

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This brochure provides information about the business practices and qualifications of AMC Wealth Management, LLC. Any inquiries regarding the contents of this brochure should contact AMC Wealth Management, LLC's President & CCO, Mr. Adam M. Cross by phone at (618) 384-9478 or by email at: adam@amcwealth.com. 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. Disciplinary history of the registrant or its representatives may be obtained by calling the State of Illinois Securities Department at (312) 793-3384. Additional information about AMC Wealth Management, LLC is also available on the SEC's website at www.adviserinfo.sec.gov. Registration does not imply a certain level of skill or training.

Item 2: Material Changes

- Our most recent filing was in January of 2026

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Item 4: Advisory Business

AMC Wealth Management, LLC (“AMC Wealth Management, LLC”, “AMC Wealth”, “amcwealth.com”) is a state registered investment advisory firm headquartered in the State of Illinois. AMC Wealth Management, LLC was started and licensed in July of 2020 by Mr. Adam Cross. AMC Wealth Management, LLC offers Financial Planning & Consulting on an hourly basis, while our Investment Management Services fees are based on the amount of assets being managed. (See Item 5 for fees and billing) This allows us to fully customize & tailor our services to every client’s unique goals & needs.

Investment Management

AMC Wealth Management, LLC offers discretionary investment management services to its clients. AMC Wealth Management, LLC’s investment portfolios are custom to the client situation, and not specific sector or industry and will primarily use the following investment vehicles: **Exchange Traded Funds (ETFs); Mutual Funds**

Once AMC Wealth Management, LLC constructs an investment portfolio, we monitor allocation of each investment strategy and its performance on an ongoing basis, and will rebalance each portfolio as we deem appropriate. If a client’s financial circumstances and/or investment objectives change they are expected to notify AMC Wealth Management, LLC to ensure the portfolio aligns with their risk profile, goals, and time horizon. Because we customize each client’s portfolio, clients may impose restrictions on investing in certain securities or types of securities, sectors, and industries.

AMC Wealth Management, LLC does not offer and/or participate in wrap fee accounts.

As of 12/31/2025 AMC Wealth Management, LLC had \$74,696,044 in assets under management (aum) on a discretionary basis, and \$0 on a non-discretionary basis. Lower fees for comparable services may be available from other sources.

Financial Planning & Consulting

AMC Wealth Management, LLC offers financial planning and consulting services. Our financial planning and consulting process helps our clients stay focused on their long-term objectives. Financial plans will change scope over time based on the changes in the individual client’s circumstances. AMC Wealth Management, LLC, in partnership with each client, uses the information provided by the Client as the cornerstone for developing the financial plan with an appropriate investment strategy. The financial plan acts as a roadmap for each client to follow in an effort to achieve their short and long term financial goals.

AMC Wealth Management, LLC begins by reviewing each client’s current assets, income and expenses. We then look at the client’s future income needs and expenses. It is at this point that we start to formulate and create the financial plan. The information uncovered in the discovery process, such as goals, risk tolerance, behaviors, as well as previous investment decisions, helps us to determine a target investment allocation based on the applicable AMC Wealth Management, LLC Service model the client has chosen. A client’s thorough understanding of; the plan, the potential risks involved, and the need to adjust the plan as financial circumstances change are just a few factors that will contribute to the financial plans success.

Financial planning services are offered to AMC’s investment management clients on a complimentary basis or on an hourly basis if the client does not have or want their assets managed by AMC.

AMC Wealth Management, LLC, nor any affiliated or associated person of the investment adviser, receives commissions from the sale of insurance or real estate or will receive fees or other compensation from the sale of securities or other products or services recommended in the financial plan or otherwise has a conflict of interest. The client is under no obligation to act on the investment adviser’s or associated person’s. If the client elects to act on any of the

recommendations, the client is under no obligation to effect the transaction through the investment adviser or the associated person when such person is employed as an agent with a licensed broker-dealer or is licensed as a broker-dealer or through any associate or affiliate of such person.

Item 5: Fees and Compensation

AMC Wealth Management, LLC receives compensation based on the applicable service model the client has chosen and reserves the right to negotiate fees and compensation with its clients. Negotiated fees between AMC Wealth Management, LLC and the client will supersede AMC Wealth Management, LLC’s stated fee structure. The terms of which fees are negotiated would be based on the total assets under management and/or the overall service complexity. AMC Wealth Management, LLC’s contracts can be terminated by the client within five (7) business days of the signing of the contract, and the client will not be responsible for advisory fees incurred during that time. After the five (7) business days have passed, a client can cancel the services at any time and the monthly fee will be prorated for the amount of time they were in the service. Please review the fee and compensation information below.

Option 1: Investment Management

AMC Wealth Management, LLC’s fee for investment management is negotiated and does not exceed 1.00% (annually) based on the clients overall financial complexity and assets under management. For example, the fee for a client with low financial complexity and/or significant assets under management might be 0.30%, whereas the fee for a client with high financial complexity and/or lower assets under management might be 1.00%. All investment management fees are billed in arrears monthly (or quarterly based on client preferences and/or jurisdiction requirements).

Assets Under Management	Annual Advisory Fee
All Assets	Negotiated - 1.00% maximum

Calculation example: 0.90% x \$500,000 in assets under management = \$4,500 per year; \$1,125 per quarter (0.225%); \$375 per month (0.075%)

Investment Advisory Fee Billing

AMC Wealth Management, LLC receives written authorization from the client to deduct advisory fees from their account(s) held by a qualified custodian, and at the end of each month (or quarter), sends the custodian an invoice of the amount of the fee to be deducted from the client’s advisory account(s). An itemized invoice report will be made available to the client along with a monthly statement from the custodian which indicates the fee deduction. Clients can opt out of having fees deducted from their investment accounts and pay by check at the end of each quarter. New additions or withdrawals (cash or securities) will be pro-rated during the period they take place.

Option 2: Financial Planning & Consulting

AMC Wealth Management, LLC, offers standalone financial planning & consulting services on an hourly basis, with rates being negotiated, not to exceed \$300 per hour. A quote will be provided & agreed upon before service begins, and upon completion, an invoice will be sent. Invoices are due 14 days after receipt or in the form of installments.

Service	Hourly Rate
Financial Planning & Consulting	Negotiated - \$300 maximum

Calculation example: \$200 x 6 hours = \$1,200 (or \$100 per month for 12 months)

AMC Wealth Management, LLC does not charge additional fees other than the fees listed above and/or negotiated. AMC Wealth Management, LLC does not receive or share any additional fees or expenses incurred by advisory clients. AMC Wealth Management, LLC or any of its supervised persons do not accept compensation for the sale of securities or other investment products. AMC Wealth Management, LLC's clients will incur brokerage and other transaction costs by the custodian. AMC Wealth Management, LLC and/or its representatives do not receive these fees nor does it share in these fees; see Item 12 for additional information.

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. Lower fees for comparable services may be available from other sources.

Termination

The client may terminate this agreement at any time by contacting AMC Wealth Management, LLC by phone, in writing, by transferring their account(s) to another institution, or by contacting the custodian.

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

AMC Wealth Management, LLC does not charge performance-based fees or participate in side-by-side management. Side-by-side management refers to the practice of managing accounts that are charged performance-based fees while at the same time managing accounts that are not charged performance-based fees. Performance-based fees are fees that are based on a share of capital gains or capital appreciation of a client's account. Our fees are calculated as described above, and are not charged on the basis of a share of capital gains upon, or capital appreciation of, the funds in client advisory accounts.

AMC Wealth Management, LLC receives no additional compensation for its advisory services other than the agreed upon management fees, and AMC Wealth Management, LLC does not share in any performance-based fees.

Item 7: Types of Clients

AMC Wealth Management, LLC clients can include: individuals, high net worth individuals, business entities, trusts, estates, and charitable organizations. AMC Wealth Management, LLC does not require an annual minimum fee or asset level for investment advisory or investment planning services.

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

Investing in securities involves risk of loss that clients should be willing to bear. When appropriate, AMC Wealth Management, LLC may use the following methods of analysis when providing investment advice to clients:

Methods of Analysis

Macroeconomic Analysis - Macroeconomics is the study of the behavior of the economy as a whole and uses various economic indicators that tell us about the overall health of the economy. Macroeconomic analysis can help consumers, firms, and governments make better decisions: Consumers want to know how easy it will be to find work, how much it will cost to buy goods and services in the market, or how much it may cost to borrow money. Businesses use macroeconomic analysis to determine whether expanding production will be welcomed by the market. Governments and central banks turn to macroeconomics when determining budgets, creating taxes, deciding on interest rates, and making policy decisions. Within an investment portfolio, understanding how different asset classes respond to changes in the macroeconomic environment can help investment decision makers make more informed decisions with the goal of

improving the overall effectiveness of the portfolio.

Fundamental Analysis - Fundamental analysis involves analyzing individual companies and their industry groups, such as a company's financial statements, details regarding the company's product line, the experience and skill 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 equity and debt issuance compared to current market prices. The risk of fundamental analysis is that information obtained or conclusions drawn are incorrect and the analysis will not provide an accurate estimate of the company's performance and outlook which in turn, can affect the value of the company's stock and their creditworthiness, or ability to repay its debt. If securities prices adjust rapidly to new information, utilizing fundamental analysis may not result in favorable performance.

Quantitative Analysis - Quantitative analysis is a technique that seeks to understand asset price behavior by using mathematical and statistical modeling, measurement, and research. Quantitative analysis aims to represent a given reality in terms of a numerical value. Quantitative analysis is employed for several reasons, including measurement, performance evaluation or valuation of a financial instrument, and predicting real world events, such as changes in a country's gross domestic product (GDP). Quantitative analysis uses statistical techniques to examine and analyze past, current, and anticipated future events. Any subject involving numbers can be quantified; thus there are many fields in which quantitative analysis is used and can be beneficial.

Qualitative Analysis - Qualitative analysis is a form of analysis that uses subjective judgment based on information that is difficult to quantify, such as management expertise, industry cycles, strength of research and development, and labor relations. Qualitative analysis contrasts with quantitative analysis and often the two investment techniques are used together to provide multiple perspectives in different investment opportunities.

Technical Analysis - Technical Analysis involves studying past price patterns and trends in the financial markets to predict the direction of both the overall market and specific investment securities. The risk of market timing based on technical analysis is that charts will not accurately predict future price movements. Current prices of securities often reflect all information known about that security and day to day changes in market prices of securities will follow random patterns and, in these cases, may not be predictable with any reliable degree of accuracy.

Cyclical Analysis - Cyclical analysis is a type of technical analysis that involves evaluating recurring price patterns and trends based upon business cycles. The lengths of economic cycles are difficult to predict with accuracy and therefore the risk of cyclical analysis is the difficulty in predicting economic trends and consequently the changing value of securities that would be affected by these changing trends.

Investment Strategies

AMC Wealth Management, LLC believes that allocating capital across a diverse range of asset classes is critical to a Client's long-term investment success. Asset allocation portfolios are created to align with a client's specific investment objective and risk tolerance. Each portfolio is constructed using a strategic asset allocation methodology with prevailing long-term trends in mind. Short-term trends and trading strategies are not employed unless necessary in accordance with Client mandates. AMC Wealth Management, LLC structures portfolios using a proprietary methodology. AMC Wealth Management, LLC believes that Clients will benefit from having a portfolio of holdings invested in a variety of asset classes that respond differently to major market drivers, such as economic growth and inflation. To the extent that these asset classes are diversifying to each other, the overall goal is for the portfolio to experience lower volatility than the volatility of those asset classes individually. AMC Wealth Management, LLC will not pursue strategies that are highly speculative in nature and the underlying investments within the investment vehicles being utilized may include the following investments and the 3 most common associated risks:

Domestic Equities - Market risk, Company risk, Liquidity risk.

Domestic Equities are typically traded on an exchange. They may be subject to brokerage trading costs, cost efficiency, the market price of a domestic equity may fluctuate throughout the day.

Foreign Equities - Currency risk, Foreign Market risk, Company risk.

Foreign Equities are typically traded on an exchange. They may be subject to brokerage trading costs, cost efficiency, the market price of a foreign equity may fluctuate throughout the day and overnight, depending on the exchange in which it is traded.

Preferred Stocks - Interest Rate risk, Issuer risk, Liquidity risk.

Preferred stocks are typically traded on an exchange. They may be subject to brokerage trading costs, cost efficiency, the market price of a preferred stock may fluctuate by the interest rate environment, and credit rating of the issuer.

Corporate Bonds - Interest Rate risk, Issuer risk, Liquidity risk.

Corporate bonds are not traded on an exchange. They may be subject to brokerage trading costs, cost efficiency, the market price of a Corporate bond may fluctuate by the interest rate environment, and credit rating of the issuer.

Commercial Paper - Credit risk, Fixed Income risk, Interest Rate risk.

Commercial paper is not traded on an exchange. They may be subject to brokerage trading costs, cost efficiency, the market price of a Commercial paper may fluctuate by the lending/overnight rate environment, and credit rating of the issuer.

Certificates of Deposit - Fixed Income risk, Interest Rate risk, Liquidity risk.

Certificates of deposit are not traded on an exchange. They may be subject to brokerage trading costs, cost efficiency, the market price of a certificate of deposit may fluctuate by the interest rate environment, the issuing bank and liquidity risk if sold on the secondary market.

Municipal Bonds - Fixed Income risk, Interest Rate risk, Credit risk.

Municipal bonds are not traded on an exchange. They may be subject to brokerage trading costs, cost efficiency, the market price of a municipal bond may fluctuate by the interest rate environment, the issuing municipality credit rating and taxing authority.

U.S. Treasuries - Fixed Income risk, Interest Rate risk, Credit risk.

U.S. Treasuries are not traded on an exchange as they are issued by the U.S. Government and may be subject to brokerage trading costs, cost efficiency, the market price of a U.S. Treasuries may fluctuate by the interest rate environment, and U.S. currency strength/weakness.

Options - Derivative risk, Issuer risk, Liquidity risk.

Options are traded on an exchange. They may be subject to brokerage trading costs, cost efficiency, the market price of an option is driven by the black shoals model with the biggest pricing factors being the underlying securities strength and the expiration date.

Commodities - Commodity risk, Interest Rate risk, Liquidity risk.

Factors that can influence commodity prices include politics, seasons, weather conditions, technology, and market conditions.

Risk of Loss

Investing in securities involves risks, including the loss of capital. Securities will and do fluctuate in value. Clients should understand and be prepared for these fluctuations in value as well as for the potential of loss. AMC Wealth Management, LLC assists clients in determining an appropriate asset allocation strategy based primarily on their risk tolerance and time horizon. Even with these methods in place, there is no guarantee that a client will meet or exceed their investment goals. AMC Wealth Management, LLC will continually review a client's investment goals, financial situation, time horizon, tolerance for risk and other factors at least annually to determine if the current asset allocation is still appropriate for that client. A client's participation and understanding of the process, including full and accurate disclosure of any and all relevant information, is an essential piece to the client understanding the risks involved. AMC Wealth Management, LLC relies heavily on the information provided by the client in determining the appropriateness of any investment portfolio. Therefore, the responsibility lies with the client to relay accurate and up to date information to AMC Wealth Management, LLC. This information should include any material changes in the client's 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 the client's assets.

Margin

Margin use may be suitable for those clients that have an immediate need for cash and, in consultation with AMC Wealth Management, LLC, it is determined that accessing capital via the temporary use of margin is a more advantageous course of action than the typical alternative of selling securities. For example, if a client has a personal payment due, does not have sufficient capital on hand to make that payment nor the ability to wait for security sales to settle and capital to become available, then the use of margin to make that payment and interest charges associated with doing so may be more advantageous than paying fees associated with a late payment. Margin would only be used under exceptional circumstances and would typically not exceed 10% of the total net assets of a client's account. With the client's approval AMC Wealth Management, LLC may use margin as a tool in managing the liquidity during the rebalancing of client accounts, if needed. AMC Wealth Management, LLC, with a client's approval and the appropriate options agreement on file will employ options strategies to hedge or gain additional exposure to a particular asset class or sector. Following are some of the risks associated with an AMC Wealth Management, LLC client's portfolio.

All investments involve risks including possible loss of principal. The following are some of the basic risks associated with the asset classes mentioned in Item 4 of this ADV Part 2. Each investment has its own specific risks and those risks will vary by investment.

Market Risk - All securities are subject to market, economic, liquidity and other risks. The market price of a security may fluctuate throughout the day and may vary by exchange. The success of a particular investment depends upon the accurate assessment of the future path of price movements of individual securities. While performance of individual securities is assessed, individual security performance should also be viewed within the context of the overall portfolio. There can be no assurance that AMC Wealth Management, LLC will be able to predict price movements accurately.

Capital risk — Investment markets are subject to economic, regulatory, market sentiment, and other risks. All investors should consider the risks that may impact their capital, before investing. The value of your investment may become worth more or less than at the time of the original investment

Commodity risk — Commodities markets can be more volatile than traditional investments such as equity or fixed

income securities. Commodities may be affected by changes in overall market movements, interest rate changes, and/or events affecting a specific commodity and/or industry.

Counterparty risk — risk that one party to a transaction might default on its contractual obligation

Counterparty risk can increase for those transactions not executed on a regulated exchange.

Default risk — is the risk that a company or an individual security will be unable to make the required payments on their debt obligation. Lenders and investors are exposed to default risk in virtually all forms of credit extensions.

Company risk — Common stocks of individual companies are subject to many risk factors including, but not limited to, economic conditions, government regulations, market risk, and industry risk. Equity security prices may decline as a result of adverse changes in these and other factors. Some equities are more volatile than others and may present higher risk of loss.

Credit risk — The value of fixed income securities may decline, and/or the issuer or guarantor of that security may fail to pay interest or principal when the payments are due. As a general rule, lower rated securities carry a greater degree of credit risk, and therefore have a greater risk of loss, than higher-rated securities.

Currency risk — Investments that are held or exposed to foreign currency, are exposed to fluctuations in a foreign exchange rate or rates in addition to the risks associated with the specific underlying investment.

Derivative risk — Derivatives involve various degrees of risk. The value of derivative investments can be affected by market movements, the underlying companies, changes in interest rates, and/or factors affecting the underlying security. Derivatives can also involve liquidity risk and expiration/time risk.

Equity market risk — Equity markets are subject to many risk factors, including economic conditions, government regulations, market sentiment, local and international political events, and environmental and technological issues.

Exchange-Traded Fund and Exchange-Traded Note risk — Exchange-Traded Funds and Exchange-Traded Notes contain a range of risks. Those risks include, but are not limited to, price fluctuation of the underlying securities, liquidity risk which may cause difficulty transacting in these securities at a fair market price, and passive investing risk which limits the ability of the underlying investment manager to deviate market exposures from the underlying index.

Exchange-Traded Funds and Exchange-Traded Notes prices will fluctuate throughout the trading day; commissions may be charged when trading Exchange-Traded Funds and Exchange-Traded Notes.

Fixed Income risk — risks associated with fixed income securities may include, but are not limited to, economic conditions, government regulations, credit worthiness, and fluctuations in interest rates. The secondary market value of fixed income securities will fluctuate with changes in interest rates, liquidity, and the creditworthiness of the specific issuer.

Foreign Market risk — Foreign investments present risks that include changes in currency exchange rates, liquidity, economic, and political uncertainty. These risks may be greater in emerging markets. Interest Rate risk — Changes in interest rates will affect investment values. This volatility will typically be greater for long term fixed income securities than for short term fixed income securities. Changes in interest rates may also affect the value of other financial assets.

Issuer risk — A security issued by a particular issuer may be impacted by factors that are unique to that issuer and thus may cause that security's return to differ from that of the market.

Liquidity risk — Investments with low liquidity can have significant changes in market value, and there is no guarantee that these securities can be sold at fair market value.

Management risk — Investment strategies implemented by a management team of a specific investment fund that doesn't perform as expected may underperform or suffer significant losses. Management also risk includes personnel turnover of specific individuals hired to manage a fund.

Tracking risk — The volatility in the performance of an investment relative to its index/benchmark because of various factors which may include, but are not limited to, active management decisions associated with the underlying investments and fees.

Here is a list of the investment vehicles identified in "Item 4" of this ADV Part 2A:

Exchange Traded Funds (ETFs)

ETF's are investment vehicles that contain/hold other investments allowing them to be traded on an exchange. They may be subject to brokerage trading costs, cost efficiency, the market price of an ETF can be lower from that of the underlying securities, that the ETF may be limited by its investment strategy, and that an ETF's price may fluctuate throughout the day.

Mutual Funds

Mutual Funds are investment vehicles that contain/hold other investments and may be limited by their investment strategies, and a Mutual Fund's price may fluctuate based on underlying market conditions, and the pricing of the underlying securities.

While AMC Wealth Management, LLC has provided a comprehensive list of risks associated with the investment vehicles used, financial markets are complex and there may be additional risks that have not been listed above or that may be unknown at this time. Clients should consult with their AMC Wealth Management, LLC representative about any additional risks with which they may be concerned about.

Item 9: Disciplinary Information

AMC Wealth Management, LLC has not been the subject of any disciplinary action(s) and does not have any legal or disciplinary information to disclose. Any disciplinary information regarding AMC Wealth Management, LLC Investment Advisor Representatives (IARs) would be disclosed here as well as additional information being disclosed on the AMC Wealth Management, LLC IAR's ADV Part 2B.

Criminal or Civil Actions

AMC Wealth Management, LLC's President & CCO Mr. Adam M. Cross has never been subject to any criminal and/or civil actions.

Administrative Proceedings

There are no administrative proceedings to report.

Self-regulatory Organization (SRO) Proceedings

There are no self-regulatory organization proceedings to report.

Item 10: Other Financial Industry Activities and Affiliations

AMC Wealth Management, LLC and its representatives are not registered or have an application pending to register, as a broker-dealer or a registered representative of a broker-dealer. Neither AMC Wealth Management, LLC, nor its representatives, are registered or have an application pending to register, as a futures commission merchant, commodity pool operator, a commodity trading advisor, or a representative of the foregoing.

AMC Wealth Management, LLC does not receive any direct compensation from those recommended or selected advisers and/or investment vehicles; AMC Wealth Management, LLC does not receive direct compensation for recommendations and/or the selection of investments as this would create a material conflict of interest; AMC Wealth Management, LLC does not have any other business relationships with those recommended or selected advisers as that would create a conflict of interest; and, AMC Wealth Management, LLC addresses any and all conflicts of interest by addressing them with clients and acknowledging any conflicts of interest on the AMC Conflict of Interest Form. If a conflict of interest has been identified, both the client and the AMC Wealth Management, LLC Investment advisor Representative will acknowledge the conflict of interest and sign and date the form.

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

Code of Ethics

AMC Wealth Management, LLC and its employees are committed to a Code of Ethics that is available for review and will be provided to clients and prospective clients upon request. AMC Wealth Management, LLC strives to comply with all applicable laws and regulations governing its practices. Therefore, AMC Wealth Management, LLC has set forth guidelines for professional standards of conduct for its associated persons, the goal of which is to protect our client interests at all times and to demonstrate its commitment to its fiduciary duties of honesty, good faith, and fair dealing with clients. All associated persons are expected to adhere strictly to these guidelines. Associated persons are also required to report any violations of the Firm's Code of Ethics. Additionally, AMC Wealth Management, LLC maintains and enforces written policies reasonably designed to prevent the misuse or dissemination of material, non-public information about clients or their account holdings by AMC Wealth Management, LLC or any associated person. At the client's or prospective client's request we will provide a copy of the AMC Wealth Management, LLC code of ethics to any client or prospective client upon request.

Participation or Interest in Client Transactions

Neither AMC Wealth Management, LLC nor any of our associated persons has any material financial interest in client transactions beyond the provision of investment advisory services as disclosed in this Brochure.

Each quarter, a thorough review of trading activity and personal account activity is conducted. If we identify an AMC IAR and/or a related person recommending securities to clients, or buys or sells securities for client accounts, at or about the same time that you or a related person buys or sells the same securities for AMC's IAR's own (or the related person's own) account, an internal investigation would be conducted to uncover and/or identify any perceived or intentional misconduct. If items are found that shows perceived and/or intentional misconduct the parties involved will be notified and will be subject to potential disciplinary action up to and including the termination of the AMC IAR or related person.

Personal Trading

AMC Wealth Management, LLC's employees and associated persons expect to transact in and hold securities that are also held in client accounts. AMC Wealth Management, LLC employees and associated persons' accounts can and will participate in block trading alongside other client accounts whenever possible. In the event it is not possible for AMC Wealth Management, LLC employees and associated persons' accounts to participate in block trading, clients' accounts will be prioritized, over AMC Wealth Management, LLC's employees and associated persons, in the trading process.

This process has been implemented to mitigate any conflict of interests by not allowing AMC Wealth Management, LLC's employees and associated persons to trade ahead of clients and potentially receive more favorable prices.

It is AMC's policy to review the employee trade blotter and associated persons accounts quarterly to make sure that related persons are following the code of ethics as it relates to Participation or Interest in Client Transactions and Personal Trading. If a perceived conflict does arise, an internal investigation would begin to determine the context of the activity. It is AMC's policy to identify conflicts of interests and address them accordingly, to include making the client whole if applicable.

Item 12: Brokerage Practices

AMC Wealth Management, LLC does not choose custodians based on research offerings nor receives soft-dollar benefits. We do not receive client referrals from the custodians and/or directed brokerage. Below you will find how we select the custodians used.

Selecting Brokerage Firms

AMC Wealth Management, LLC uses Charles Schwab as its preferred custodian and has the ability to work with alternative custodians in certain & limited circumstances. Since we have an hourly option, you are not required to use Charles Schwab, but if you opt to have us manage your account, we will recommend Charles Schwab as the preferred custodian. AMC Wealth Management, LLC does not receive fees or commissions from this or any arrangement. AMC Wealth Management, LLC recommends and prefers Charles Schwab as the custodian based on the proven integrity and financial responsibility of the firm and the best execution of orders at reasonable commission rates.

The custodian and brokers we use

AMC Wealth Management, LLC does not maintain custody of your assets that we manage/on which we advise, although we are deemed to have custody of your assets if you give us authority to withdraw assets from your account (see Item 15—Custody, below). Your assets must be maintained in an account at a "qualified custodian." (broker-dealer or bank) We recommend that our clients use Charles Schwab & Co., Inc. (Schwab), a registered broker-dealer, member SIPC, as the qualified custodian. We are independently owned and operated and are not affiliated with Schwab. Schwab will hold your assets in a brokerage account and buy and sell securities when we instruct them to. We do not open the account for you, although we can assist you in doing so. Even though your account is maintained at Schwab, we can still use other brokers to execute trades for your account as described below (see "Your brokerage and custody costs").

How we select brokers/custodians

We seek to select and use a custodian/broker that will hold your assets and execute transactions on terms that are, overall, attractive when compared with other available providers and their services. We consider a wide range of factors, including:

- Combination of transaction execution services and asset custody services (without separate fees 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, 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
- Prior service to us and our clients
- Availability of other products and services that benefit us, as discussed below (see “Products and services available to us from Schwab”)

We do not recommend brokers/custodians based on research offerings nor receive soft dollar benefits; brokerage for client referrals; and/or directed brokerage.

Best Execution

We believe in using custodians that provide premium services at competitive rates. The reasonableness of commission rates is based on several factors, including the broker's ability to provide professional services, execution, the broker's reputation, experience and financial stability of the broker or dealer, and the quality of service rendered by the broker or dealer in transactions. Best execution is not measured solely by reference to commission rates. Paying a broker a higher commission rate than another broker might charge is permissible if the difference in cost is reasonably justified by the quality of the brokerage services offered. The above mentioned custodian, Charles Schwab, has a history of best execution performance that is well documented in various publications and testing results.

Your brokerage and custody costs

For our clients' accounts that Schwab maintains, Schwab does not charge you separately for custody services but is compensated by charging you commissions or other fees on trades that it executes or that settle into your Schwab account. Certain trades (for example, many mutual funds and specific ETFs) do not incur Schwab commissions or transaction fees. Schwab is also compensated by earning interest on the residual cash in your account in Schwab's Cash Features Program. This commitment benefits you because the overall commission rates you pay could be lower than they would be otherwise. In addition to commissions and asset-based fees, Schwab charges you a flat dollar amount as a “prime broker” or “trade away” fee for each trade that is executed by a different broker-dealer but where the securities bought or the funds from the securities sold are deposited (settled) into your Schwab account. These fees are in addition to the commissions or other compensation you pay the executing broker-dealer. Because of this, in order to minimize your trading costs, we have Schwab execute most trades for your account. We have determined that having Schwab execute most trades is consistent with our duty to seek “best execution” of your trades. Best execution means achieving favorable terms for a transaction based on all relevant factors, including those listed above (see “How we select brokers/custodians”).

Products and services available to us from Schwab

Schwab Advisor Services™ is Schwab's business serving independent investment advisory firms like AMC Wealth Management, LLC. They provide us and our clients with access to their institutional brokerage services (trading, custody, reporting, and related services), many of which are not typically available to Schwab retail customers. Schwab also makes available various support services. Some of those services help us manage or administer our clients' accounts; while others help us manage and grow our business. Schwab's support services are available on an unsolicited basis (we don't have to request them) and at no charge to us. Following is a more detailed description of Schwab's support services:

Services that benefit you

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

Services that do not directly benefit a client

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

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

Services that benefit AMC Wealth Management, LLC

Schwab also offers other services intended to help us manage and further develop our business enterprise.

These services include:

- Educational conferences and events
- Consulting on technology, compliance, legal, and business needs
- Publications and conferences on practice management and business succession
- Access to employee benefits providers, human capital consultants, and insurance providers

Schwab provides some of these services itself. In other cases, it will arrange for third-party vendors to provide the services to us. Schwab can also discount or waive its fees for some of these services or pay all or a part of a third party's fees. Schwab can also provide us with other benefits, such as occasional business entertainment of our personnel.

Our interest in Schwab's services

The availability of these services from Schwab benefits us because we do not have to produce or purchase them. We don't have to pay for Schwab's services. These services are not contingent upon us committing any specific amount of business to Schwab in trading commissions or assets in custody. This creates an incentive to recommend that you maintain your account with Schwab, based on our interest in receiving Schwab's services that benefit our business and Schwab's payment for services for which we would otherwise have to pay rather than based on your interest in receiving the best value in custody services and the most favorable execution of your transactions. This is a potential conflict of interest. We believe, however, that our selection of Schwab as custodian and broker is in the best interests of our clients. Our selection is primarily supported by the scope, quality, and price of Schwab's services (see "How we select brokers/custodians") and not Schwab's services that benefit only us.

Order Aggregation

It is AMC Wealth Management, LLC's practice to aggregate transactions across multiple client accounts if and when possible.

Directed Brokerage

In certain & limited circumstances, clients can instruct AMC Wealth Management, LLC to use a specific broker-dealer for the transactions in their accounts. If clients choose to direct our firm to use a particular broker, clients should understand that this might prevent us from effectively negotiating brokerage commissions on a client's behalf. This practice can prevent AMC Wealth Management, LLC from obtaining a favorable price and execution. Thus, when directing brokerage business, clients should consider whether the commission expenses, execution, clearance, and settlement capabilities that clients will obtain through a particular broker are adequately favorable in comparison to those that we would otherwise obtain for clients.

Trade Errors

Trading errors can and do happen. If a trade error occurs when entering a trade on behalf of a client, AMC Wealth Management, LLC's policy is to restore a client's account to the position it should have been in had the trade error not occurred. Depending on the circumstances, corrective actions can include canceling/busting said trade, adjusting the client account to reflect the appropriate asset allocation and/or the reimbursement of any fees to the client account.

Item 13: Review of Accounts

Ongoing oversight

Investment management clients' accounts are reviewed by the individual representatives of AMC. This is an ongoing process and having discretion allows us to react quickly to changes in the investments used. Clients can also trigger reviews by contacting their designated representative to discuss any changes in their overall situation.

Periodic Reviews

Financial Plans are reviewed at least annually and updated by AMC Wealth Management, LLC on a periodic basis as deemed necessary by AMC Wealth Management, LLC and the individual clients. Frequency of reviews are predetermined and agreed between AMC Wealth Management, LLC and each client and typically do not occur more than quarterly. Portfolio and financial plan reviews are typically scheduled in advance with AMC Wealth Management, LLC clients. Reviews can also be prompted by the client and/or AMC Wealth Management, LLC at any given time.

Review Triggers

Other conditions triggering a review are changes in the portfolio allocation, new information affecting the specific client's situation, and changes in a client's own situation.

Regular Reports

AMC Wealth Management, LLC clients receive monthly, quarterly and/or semi-annual portfolio performance statements from the custodian holding client assets. In addition, clients also receive transaction confirmations from the account custodian being used.

Item 14: Client Referrals and Other Compensation

AMC Wealth Management, LLC and/or its representatives do not receive client referrals and/or compensation directly or indirectly from entities outside the organization.

AMC Wealth Management, LLC and/or its representatives do not compensate, directly or indirectly, for client referrals from entities outside the organization. AMC Wealth Management, LLC receives an economic benefit from Schwab in the form of the support products and services it makes available to us and other independent investment advisors whose clients maintain their accounts at Schwab. In addition, Schwab has also agreed to pay for certain products and services for which we would otherwise have to pay once the value of our clients' assets in accounts at Schwab reaches a certain amount. These products and services, how they benefit us, and the related conflicts of interest are described above (see Item 12—Brokerage Practices).

Item 15: Custody

AMC Wealth Management, LLC does not accept or maintain custody of any client accounts. All clients must place their assets with a qualified custodian, for which we recommend Charles Schwab. Qualified custodians often allow for direct debit of advisory fees. Therefore, if a custodian allows for direct debiting and the client chooses to have advisory fees directly debited from their accounts, AMC Wealth Management, LLC directly debits client account(s) for the payment of our advisory fees, unless a client directs us not to and chooses a different method of payment.

Clients, through the advisory agreement, give written authorization to have their advisory fees deducted directly from their account(s) at the applicable custodian; AMC Wealth Management, LLC is deemed to have custody of a client's assets during this fee deduction process and, therefore, must have written authorization from the client to do so. Clients will receive all account statements and billing invoices from the custodian, and they should carefully review all statements for important information and accuracy.

Under government regulations, we are deemed to have custody of your assets if, for example, you authorize us to instruct Schwab to deduct our advisory fees directly from your account or if you grant us authority to move your money to another person's account. Schwab maintains actual custody of your assets. You will receive account statements directly from Schwab at least quarterly. They will be sent to the email or postal mailing address you provided to Schwab. You should carefully review those statements promptly when you receive them.

AMC Wealth Management, LLC relies on the following safeguards:

- I. We receive written authorization from the client to deduct advisory fees from an account held by a qualified custodian;
- II. We send the qualified custodian an invoice or statement of the amount of the fee to be deducted from the client and;
- III. We send the client an invoice or statement itemizing the fee. Itemization includes the formula used to calculate the fee, the value of the assets under management on which the fee is based, and the time period covered by the fee.

Item 16: Investment Discretion

AMC Wealth Management, LLC provides discretionary investment management services to its clients. Custody options will be discussed and approved by both parties prior to the opening of the initial account. The client must approve of the custodian that will be used and the commission rates paid to the custodian by the client. AMC Wealth Management, LLC

does not receive any portion of the transaction fees and/or commissions paid by the client to the custodian on any given trade and/or transaction.

Discretionary Authority

AMC Wealth Management, LLC manages individual clients' investments in a discretionary fashion. A signed investment management agreement/contract between the client and AMC Wealth Management, LLC establishes the discretionary authority for trading in a client's account. Where investment discretion has been granted by the client, AMC Wealth Management, LLC will manage the client's account and has the ability to make investment decisions without consulting with the client as to what securities are to be bought and/or sold, when the securities are to be bought and/or sold, the amount of securities to be bought and/or sold, and/or the price at which the transaction is being executed. In some instances, AMC Wealth Management, LLC's discretionary authority will be limited; as a client can impose certain conditions and/or instructions that AMC Wealth Management, LLC must adhere to.

Item 17: Voting Client Securities

Proxy Votes

AMC Wealth Management, LLC will not assist clients with voting proxies. If a client owns investments they are direct shareholders and can exercise their right as a shareholder to vote on proxies. In most cases, clients will receive proxy materials directly from the account custodian. However, in the event we were to receive any written or electronic proxy materials, the materials would be forwarded directly to clients by mail, unless clients have authorized the firm to contact clients by electronic mail, in which case we would forward any electronic solicitation to vote proxies. If clients that would like assistance from AMC Wealth Management, LLC in understanding the material within the proxy and/or would like assistance with the voting process can contact AMC Wealth Management, LLC by phone or by email using the contact information on the front of this Brochure.

Class Action Lawsuits

AMC Wealth Management, LLC is not responsible for determining if securities held by clients are the subject of a class action lawsuit or whether clients are eligible to participate in a class action settlement or litigation nor does AMC Wealth Management, LLC initiate or participate in litigation to recover damages on a client's behalf as a result of class actions, misconduct, or negligence of any party that is the subject of a class action suit. Any and all inquiries regarding class action suits should be initially directed to the custodian in which the assets are/were held.

Item 18: Financial Information

Financial Condition

AMC Wealth Management, LLC does not have any financial conditions that will prohibit it from meeting its contractual obligations to clients.

Neither AMC Wealth Management, LLC nor its representatives have been the subject of a bankruptcy petition at any time during the past ten years

AMC Wealth Management, LLC does not require the prepayment of fees.

Item 19: Requirements for State-Registered Advisers

A. Mr. Adam M. Cross is the President of AMC Wealth Management, LLC. Mr. Adam M. Cross's and the firm's representatives/supervised persons education and business background can be found on AMC Wealth Management, LLC's supplemental brochures: ADV Part 2B.

B. Mr. Adam M. Cross's and the firm's representatives/supervised persons other business activities can be found on the individual's ADV Part 2B.

C. AMC Wealth Management, LLC and its representatives/supervised persons do not accept performance-based fees or other fees based on a share of capital gains on and/or capital appreciation of the assets of its clients.

D. AMC Wealth Management, LLC's President Mr. Adam M. Cross and the firm's representatives/supervised persons have not been the subject of a criminal action.

E. AMC Wealth Management, LLC's President Mr. Adam M. Cross, and its investment adviser representatives are not in the business of selling insurance products and/or private placements

F. AMC Wealth Management, LLC maintains a business continuity plan to ensure that we meet our fiduciary obligations in the event of disruption.

G. AMC Wealth Management, LLC has disclosed all material conflicts of interest.