

Item 1: Cover Page



FIREBRAND

WEALTH MANAGEMENT

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Form ADV Part 2A – Firm Brochure

Dated: March 23, 2026

This Brochure provides information about the qualifications and business practices of Firebrand Wealth Management, LLC. If you have any questions about the contents of this Brochure, please contact us at (206) 485-4000 or amy@firebrandwealth.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.

Firebrand Wealth Management, LLC is a Registered Investment Adviser. Registration does not imply any level of skill or training.

Additional information about Firebrand Wealth Management, LLC is available on the SEC's website at www.adviserinfo.sec.gov, which can be found using the firm's identification number, 292154.

Item 2: Material Changes

The last annual update of this brochure was filed on March 28, 2025. We have not made any material changes since our last annual amendment.

Future Changes

From time to time, we may amend this Brochure to reflect changes in our business practices, changes in regulations, and routine annual updates as required by the securities regulators. Either this complete Brochure or a Summary of Material Changes with an offer for the complete Brochure shall be provided to each Client annually.

At any time, you may view the current Brochure online at the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching for our firm name or by our CRD number 292154.

You may also request a copy of this Brochure at any time, by contacting us at (206) 485-4000 or amy@firebrandwealth.com.

Item 3: Table of Contents

Item 1: Cover Page	1
Item 2: Material Changes	2
Item 3: Table of Contents	3
Item 4: Advisory Business	4
Item 5: Fees and Compensation	8
Item 6: Performance-Based Fees and Side-By-Side Management	11
Item 7: Types of Clients	11
Item 8: Methods of Analysis, Investment Strategies and Risk of Loss	11
Item 9: Disciplinary Information	14
Item 10: Other Financial Industry Activities and Affiliations	14
Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading	14
Item 12: Brokerage Practices	15
Item 13: Review of Accounts	18
Item 14: Client Referrals and Other Compensation	18
Item 15: Custody	18
Item 16: Investment Discretion	19
Item 17: Voting Client Securities	19
Item 18: Financial Information	19
Item 19: Requirements for State-Registered Advisers	20
Form ADV Part 2B – Brochure Supplement	21
Amy B. Barnes, CFP®, CIMA®	21
Timothy Huynh	25
Stephanie Huynh	28
Suzanne F. Bottoms	32

Item 4: Advisory Business

Description of Advisory Firm

Firebrand Wealth Management, LLC (“FWM” or “Advisor”) is a Registered Investment Adviser whose primary place of business is located in Seattle, Washington. We are a limited liability company established in January of 2018 and became registered in April of the same year. Amy Barnes serves as the Founder, CEO, and sole principal owner of FWM.

Types of Advisory Services

Investment Management Services

Our firm provides continuous advice to a Client regarding the investment of Client funds based on the individual needs of the Client. FWM manages client investment portfolios on a discretionary basis. More information regarding our discretionary authority can be found in Item 16 of this Brochure. FWM generally allocates client assets among various exchange-traded funds (“ETFs”), mutual funds, individual debt and equity securities and options, in accordance with the investment objectives of its individual clients. FWM tailors its advisory services to meet the needs of its individual clients and continuously seeks to ensure that client portfolios are managed in a manner consistent with their specific investment profiles and individual needs and goals. Clients are advised to promptly notify FWM if there are changes in their financial situation or if they wish to place any limitations on the management of their portfolios.

For assets held outside of our recommended custodian(s) in Item 12 of this Brochure (“Held-Away Accounts”), we may provide ongoing supervision and investment recommendations. Common Held-Away Accounts include 401(k)s, 529 plans, or other retirement accounts. This portion of the service will include (i) selection of the appropriate investments based on the options that are available for the clients' held away account(s) and (ii) asset allocation recommendations based on the client’s overall portfolio. FWM will not have direct access to client’s Held-Away Accounts and clients may choose to accept or reject, in whole or in part, any recommendations provided by FWM.

Financial Planning Services

Financial planning involves an evaluation of a Client's current and future financial state by using currently known variables to predict future cash flows, asset values, and withdrawal plans. The key defining aspect of financial planning is that through the financial planning process, all questions, information, and analysis will be considered as they affect and are affected by the entire financial and life situation of the Client. Clients purchasing this service will receive a report, providing the Client with a detailed financial plan designed to help achieve the Client’s stated financial goals and objectives.

Depending on the Client’s needs, the financial plan will address some or all of the following areas of concern. The Client and Advisor will work together to select specific areas to cover. These areas may include, but are not limited to, the following:

- **Business Planning:** We provide consulting services for Clients who currently operate their own business, are considering starting a business, or are planning for an exit from their current business. Under this type of engagement, we work with you to assess your current situation, identify your objectives, and develop a plan aimed at achieving your goals.

- **Cash Flow and Debt Management:** We will conduct a review of your income and expenses to determine your current surplus or deficit along with advice on prioritizing how any surplus should be used or how to reduce expenses if they exceed your income. Advice may also be provided on which debts to pay off first based on factors such as the interest rate of the debt and any income tax ramifications. We may also recommend what we believe to be an appropriate cash reserve that should be considered for emergencies and other financial goals, along with a review of accounts (such as money market funds) for such reserves, plus strategies to save desired amounts.
- **College Savings:** Includes projecting the amount that will be needed to achieve college or other post-secondary education funding goals, along with advice on ways for you to save the desired amount. Recommendations as to savings strategies are included, and, if needed, we will review your financial picture as it relates to eligibility for financial aid or the best way to contribute to grandchildren (if appropriate).
- **Employee Benefits Optimization:** We will provide review and analysis as to whether you, as an employee, are taking the maximum advantage possible of your employee benefits. If you are a business owner, we will consider and/or recommend the various benefit programs that can be structured to meet both business and personal retirement goals.
- **Estate Planning:** This usually includes an analysis of your exposure to estate taxes and your current estate plan, which may include whether you have a will, powers of attorney, trusts, and other related documents. Our advice also typically includes ways for you to minimize or avoid future estate taxes by implementing appropriate estate planning strategies such as the use of applicable trusts.

We utilize a third-party software in order to assist with estate planning documentation. In cases of complexity where the software is unable to generate the necessary documentation, the third-party software may recommend that you consult with a qualified attorney. You are not obligated to use any attorney recommended by our firm or by any third-party. From time-to-time, we will participate in meetings or phone calls between you and your attorney with your approval or request.

- **Financial Goals:** We will help Clients identify financial goals and develop a plan to reach them. We will identify what you plan to accomplish, what resources you will need to make it happen, how much time you will need to reach the goal, and how much you should budget for your goal.
- **Insurance:** Review of existing policies to ensure proper coverage for life, health, disability, long-term care, liability, home, and automobile.
- **Investment Analysis:** This may involve developing an asset allocation strategy to meet Clients' financial goals and risk tolerance, providing information on investment vehicles and strategies, reviewing employee stock options, as well as assisting you in establishing your own investment account at a

selected broker/dealer or custodian. The strategies and types of investments we may recommend are further discussed in Item 8 of this brochure.

- **Retirement Planning:** Our retirement planning services typically include projections of your likelihood of achieving your financial goals, typically focusing on financial independence as the primary objective. For situations where projections show less than the desired results, we may make recommendations, including those that may impact the original projections by adjusting certain variables (e.g., working longer, saving more, spending less, taking more risk with investments).

If you are near retirement or already retired, advice may be given on appropriate distribution strategies to minimize the likelihood of running out of money or having to adversely alter spending during your retirement years.

- **Risk Management:** A risk management review includes an analysis of your exposure to major risks that could have a significant adverse impact on your financial picture, such as premature death, disability, property and casualty losses, or the need for long-term care planning. Advice may be provided on ways to minimize such risks and about weighing the costs of purchasing insurance versus the benefits of doing so and, likewise, the potential cost of not purchasing insurance (“self-insuring”).
- **Tax Planning Strategies:** Advice may include ways to minimize current and future income taxes as a part of your overall financial planning picture. For example, we may make recommendations on which type of account(s) or specific investments should be owned based in part on their “tax efficiency,” with the consideration that there is always a possibility of future changes to federal, state or local tax laws and rates that may impact your situation.

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

California Code Regulations (“CCR”) Title 10, § 260.235.2 Disclosure

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

Personal Tax Return Preparation Assistance

We will utilize the services of a third-party accounting, bookkeeping, and tax preparation firm to facilitate the preparation and filing of your tax return and we will work with you and the third-party in order to gather the necessary information as part of this service.

We offer the use of third-party tax preparation services to our Clients to assist with the filing of federal and state tax returns for individuals and businesses. The outside tax preparer may ask for an explanation or clarification of

some items, but they will not audit or otherwise verify client data. The Client is responsible for the completeness and accuracy of information used to prepare the returns. The tax preparers responsibility is to prepare the returns in accordance with applicable tax laws.

The third-party tax preparation firm may observe opportunities for tax savings that require planning or changes in the way the client handles some transactions. While an engagement for tax return preparation does not include significant tax planning services, we will share any ideas we have with you and discuss terms for any additional work that may be required to implement those ideas.

Retirement Plan Management

Our firm provides retirement plan services to employer plan sponsors on an ongoing basis. Such services consist of assisting employer plan sponsors or plan named fiduciaries in buying and selling securities within the Plan on a discretionary basis. More information on our trading authority is explained in Item 16 of this Brochure. Clients may impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors. As the needs of the plan sponsor dictate, areas of advising could also include participant education and enrollment meetings.

In providing retirement plan services, our firm does not provide any advisory services with respect to the following types of assets: employer securities, real estate (excluding real estate funds and publicly-traded REITs), participant loans, non-publicly traded securities or assets, other illiquid investments, or brokerage window programs (collectively, “Excluded Assets”).

Certain plans and/or clients that we may provide services to are regulated under the Employee Retirement Income Securities Act of 1974 (“ERISA”). We will provide employee benefit plan services to the plan sponsor and/or fiduciaries as described above for the fees set forth in Item 5 of this brochure. We are not subject to any disqualifications under Section 411 of ERISA. In performing fiduciary services, we are acting as an “investment manager” as defined in section 3(38) of ERISA pursuant to section 402(c)(3) of ERISA.

Client Tailored Services and Client Imposed Restrictions

We offer the same suite of services to all of our Clients. However, specific Client financial plans and their implementation are dependent upon the Client Investment Policy Statement which outlines each Client’s current situation (income, tax levels, and risk tolerance levels) and is used to construct a Client specific plan to aid in the selection of a portfolio that matches objectives, needs, and targets.

Clients always have the ability to request that we avoid transactions in certain securities, industry sectors, and/or asset classes. We will advise you if we are unable to accommodate such requests, or if we determine that your investment restrictions will otherwise frustrate our management of your account.

Wrap Fee Programs

For certain accounts and when appropriate, FWM may offer our wrap fee program. The wrap fee program is intended for Clients who would prefer to have advisory fees and brokerage commissions bundled into a singular fee based on a percentage of assets under management (“wrap fee”). FWM receives a portion of the wrap fee and remits any transaction fees to the custodian. For Clients whose accounts are appropriate and suitable for such fee structure, we will provide the Form ADV Part 2A, Appendix 1, Wrap Fee Program Brochure. Please refer to that Wrap Fee Program Brochure for more information.

The strategies employed under a wrap fee program may differ from the strategy employed for regular investment management services, where advisory fees and brokerage commissions are paid separately (“non-wrap”). A wrap fee may be appropriate for accounts that incur larger sums of brokerage commissions due to larger amounts of trading activity. This strategy is not appropriate for all accounts, such as those under a more passive investment strategy. Please contact FWM should you have any questions regarding the wrap fee program.

Assets under Management

As of December 31, 2025, FWM has \$78,880,566 discretionary and \$0 non-discretionary assets under management.

Item 5: Fees and Compensation

Please note, unless a Client has received this Brochure at least 48 hours prior to signing the investment management agreement and/or Financial Planning Agreement (“Client Agreement”), the Client Agreement may be terminated by the Client within five (5) business days of signing the Client Agreement without incurring any fees and penalty. How we are paid depends on the type of advisory service we are performing.

Investment Management Services

Our investment management fees are based on a percentage of the assets under management and is calculated as follows:

Account Value	Annual Advisory Fee
First \$750,000 - \$999,999	1.00%
Next \$1,000,000 - \$2,499,999	0.90%
Next \$2,500,000 - \$4,999,999	0.80%
Next \$5,000,000 and Above	Contact for a custom quote

FWM has a minimum account size requirement of \$750,000. The minimum may be reduced or waived at FWM’s discretion.

The annual fees are negotiable, on a per client basis. Fees are paid quarterly in arrears based on the value of Client’s account(s) as of the last day of the billing period. The advisory fee is a blended tier. For example, for assets under management of \$2,000,000, a Client would pay 1.00% on the first \$999,999 and 0.90% on the remaining balance. The quarterly fee is determined by the following calculation: $((\$999,999 \times 1.00\%) + (\$1,000,001 \times 0.90\%) \div 4)$.

Advisory fees are directly debited from Client accounts held at a qualified custodian or the Client may choose to pay by ACH, credit card, or check. In all instances, FWM will send the client a written invoice, including the fee, the formula used to calculate the fee, the fee calculation itself, the time period covered by the fee, and, if applicable, the amount of assets under management on which the fee was based. Also, FWM will include the name of the custodian(s). FWM will send these to the client concurrent with the request for payment or payment of the advisory fees. We urge the client to compare this information with the fees listed in their account statements.

Accounts initiated during a calendar quarter will be charged a prorated fee based on the amount of time remaining in the billing period. A Client Agreement may be terminated with written notice at least 15 calendar days in advance. Since fees are paid in arrears, no refund will be needed upon termination of the Client Agreement.

For investment management clients with assets under management of \$750,000 or more, financial planning services are included as part of the investment management fees received by the Firm. For clients who do not meet the asset minimum, fees will be billed per the Financial Planning Services description below until the asset minimum is reached. Once client's assets reach \$750,000, the clients financial planning fees will convert to the AUM fee schedule illustrated above.

No increase to the fee schedule(s) shall be effective without agreement from the Client by signing a new agreement or amendment to their current advisory agreement.

Financial Planning Services (Below the Asset Minimum)

Fees for financial planning consist of the following annual fixed fee:

Singles: \$7,500 - \$10,000

Couples: \$8,500 - \$12,000

Financial Planning services are based on our hourly financial planning rate of \$400 per hour. Fees are billed quarterly in arrears. If clients begin their engagement during an interim billing period, fees are prorated based on days in the billing cycle. Clients will be billed for four (4) full quarters or 12 full months. Billable hours include, but not limited to, time spent meeting with the client (including phone or video meetings), drafting correspondence (including e-mail, agreements, and invoices), conducting research on behalf of a Client, and reviewing materials in connection with a planning task. Any hours in excess of the quarterly quoted fee will be carried over into the next billing cycle. If no service is provided to the Client, and no previously unbilled fees have been carried over from prior billing cycles, then no fees will be charged during that billing period. Fees are negotiable.

Fees for this service may be paid by ACH, credit card, or check. FWM will send the client a written invoice, including the fee, the formula used to calculate the fee, the fee calculation itself, the time period covered by the fee, and the specific tasks the Advisor performed to earn its fees. FWM will send these to the client concurrent with the request for payment or payment of the advisory fees.

FWM will not bill an amount above \$500 more than 6 months in advance. This service may be terminated with 15 days' notice. Since fees are paid in arrears, no refund will be needed upon termination of the Client Agreement; however, any fees earned but not yet billed may be due and payable upon receipt of invoice.

Personal Tax Return Preparation Assistance

FWM is not compensated for the preparation of your taxes nor do we prepare taxes for Clients. We may recommend third-party tax professionals as part of our investment management and/or our ongoing financial planning services provided to you, should you need such recommendation. For Clients with assets under FWM's management of \$2,000,000 or greater, FWM will absorb tax preparations fees of \$1,000 or less, if prepared by our recommended third-party accounting firm.

For any clients whose assets are below \$2,000,000, Clients pay the third-party accounting firm directly. Clients are not required to utilize any third-party products or services that we may recommend, and they can receive similar services from other professionals at a similar or lower cost.

Retirement Plan Management

The Plan or Plan Sponsor will pay the Advisor an annualized advisory fee based on the market value of the Plan assets according to the following fee schedule:

Plan Assets	First Year Advisory Fee	Ongoing Advisory Fee
\$250,000 - \$749,999	1.00%	0.50%
\$750,000 - \$999,999	0.50%	0.45%
\$1,000,000 - \$2,499,999	0.45%	0.35%
\$2,500,000 - \$4,999,999	0.35%	0.25%
\$5,000,000 - \$9,999,999	0.20%	0.15%
\$10,000,000 - \$20,000,000	0.18%	0.13%
Above \$20,000,000	0.13%	0.10%

The Advisory Fee is billed quarterly, in arrears, based on the fair market value of portfolio assets supervised by the Advisor on the last business day of the immediately preceding quarter. If the Advisor provides services for less than the whole of any calendar quarter, its compensation shall be determined on the basis of the value of Plan assets on the date of inception or date of termination, as applicable, and shall be payable on a pro rata basis for the period of the calendar quarter for which it has served as Advisor. The Client will be charged the First Year Advisory fee for the first full four (4) quarters, thereafter, Clients will be assessed the Ongoing Advisory fee.

The Advisory Fee will be paid by either the Plan or the Plan Sponsor. If the Plan Sponsor or Plan Named Fiduciary elects that that Plan will pay the Advisory Fee, the Advisory Fee will be automatically deducted from the Account by the Custodian based on the authorization provided by the Plan Sponsor or Plan Named Fiduciary to the Custodian. The Advisor will provide the Plan Sponsor or Named Fiduciary, if required, a written invoice itemizing the fee, including the formula used to calculate the fee, the fee calculation itself, the time period covered by the fee, the amount of assets under management on which the fee was based and the name of the custodian(s). Advisor will send these to the Plan Sponsor concurrent with the request for payment or payment of the advisory fees.

If the Plan Sponsor or Plan Named Fiduciary elects that that Plan Sponsor will pay the Advisory Fee, the Plan Sponsor may choose to pay by ACH, credit card, or check. A Client Agreement may be terminated with written notice at least 15 calendar days in advance. Since fees are paid in arrears, no refund will be needed upon termination of the Client Agreement.

Other Types of Fees and Expenses

Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which may be incurred by the Client. Clients may incur certain charges imposed by custodians, brokers, and other third parties such as custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer, and

electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual fund and exchange-traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees, and commissions are exclusive of and in addition to our fee, and we shall not receive any portion of these commissions, fees, and costs.

For certain accounts, we may offer our wrap fee program. The wrap fee program is intended for Clients who would prefer to have advisory fees and brokerage commissions bundled into a singular fee based on a percentage of assets under management. For Clients whose accounts are appropriate and suitable for such fee structure, we will provide the Form ADV Part 2A, Appendix 1, Wrap Fee Program Brochure. Please refer to that Wrap Fee Program Brochure for more information.

Item 12 further describes the factors that we consider in selecting or recommending broker-dealers for Client's transactions and determining the reasonableness of their compensation (e.g., commissions).

We do not accept compensation for the sale of securities or other investment products including asset-based sales charges or service fees from the sale of mutual funds.

California Code Regulations ("CCR") Title 10, §260.238(j) Disclosure

Please note, lower fees for comparable services may be available from other sources.

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

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

Item 7: Types of Clients

We provide financial planning and portfolio management services to individuals, high net-worth individuals, charitable organizations, corporations or other businesses.

FWM has an account size minimum of \$750,000 to qualify for our AUM fee schedule illustrated in Item 5 of this Brochure. This minimum requirement may be reduced or waived at FWM's discretion.

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

Our primary methods of investment analysis are described below.

Fundamental analysis involves analyzing individual companies and their industry groups, such as a company's financial statements, details regarding the company's product line, the experience, and expertise of the company's management, and the outlook for the company's industry. The resulting data is used to measure the true value of the company's stock compared to the current market value. The risk of fundamental analysis is that

the information obtained may be incorrect and the analysis may not provide an accurate estimate of earnings, which may be the basis for a stock's value. If securities prices adjust rapidly to new information, utilizing fundamental analysis may not result in favorable performance.

Modern Portfolio Theory (MPT)

The underlying principles of MPT are:

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

Passive Investment Management

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

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

In contrast, active management involves a single manager or managers who employ some method, strategy or technique to construct a portfolio that is intended to generate returns that are greater than the broader market or a designated benchmark.

Material Risks Involved

All investing strategies we offer involve risk and may result in a loss of your original investment which you should be prepared to bear. Many of these risks apply equally to stocks, bonds, commodities, and any other investment or security. Material risks associated with our investment strategies are listed below.

Market Risk: Market risk involves the possibility that an investment's current market value will fall because of a general market decline, reducing the value of the investment regardless of the operational success of the issuer's operations or its financial condition.

Strategy Risk: The Adviser's investment strategies and/or investment techniques may not work as intended.

Small and Medium Cap Company Risk: Securities of companies with small and medium market capitalizations are often more volatile and less liquid than investments in larger companies. Small and medium cap companies may face a greater risk of business failure, which could increase the volatility of the Client's portfolio.

Turnover Risk: At times, the strategy may have a portfolio turnover rate that is higher than other strategies. A high portfolio turnover would result in correspondingly greater brokerage commission expenses and may result in the distribution of additional capital gains for tax purposes. These factors may negatively affect the account's performance.

Limited markets: Certain securities may be less liquid (harder to sell or buy) and their prices may at times be more volatile than at other times. Under certain market conditions, we may be unable to sell or liquidate investments at prices we consider reasonable or favorable or find buyers at any price.

Concentration Risk: Certain investment strategies focus on particular asset-classes, industries, sectors or types of investment. From time to time these strategies may be subject to greater risks of adverse developments in such areas of focus than a strategy that is more broadly diversified across a wider variety of investments.

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

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

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

Risks Associated with Securities

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

Commercial Paper is, in most cases, an unsecured promissory note that is issued with a maturity of 270 days or less. Being unsecured the risk to the investor is that the issuer may default.

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

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

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

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

Options and other derivatives carry many unique risks, including time-sensitivity, and can result in the complete loss of principal. While covered call writing does provide a partial hedge to the stock against which the call is written, the hedge is limited to the amount of cash flow received when writing the option. When selling covered calls, there is a risk the underlying position may be called away at a price lower than the current market price.

Exchange Traded Funds prices may vary significantly from the Net Asset Value due to market conditions. Certain Exchange Traded Funds may not track underlying benchmarks as expected. ETFs are also subject to the following risks: (i) an ETF's shares may trade at a market price that is above or below their net asset value; (ii) the ETF may employ an investment strategy that utilizes high leverage ratios; or (iii) trading of an ETF's shares may be halted if the listing exchange's officials deem such action appropriate, the shares are de-listed from the exchange, or the activation of market-wide "circuit breakers" (which are tied to large decreases in stock prices) halts stock trading generally. The Adviser has no control over the risks taken by the underlying funds in which the Clients invest.

Mutual Funds When a Client invests in open-end mutual funds or ETFs, the Client indirectly bears its proportionate share of any fees and expenses payable directly by those funds. Therefore, the Client will incur higher expenses, many of which may be duplicative. In addition, the Client's overall portfolio may be affected by losses of an underlying fund and the level of risk arising from the investment practices of an underlying fund (such as the use of derivatives).

Item 9: Disciplinary Information

Neither FWM nor its management personnel have disciplinary information to disclose.

Item 10: Other Financial Industry Activities and Affiliations

Neither FWM or its management personnel have outside financial industry activities or affiliations. FWM and/or its staff members may provide notary services to clients of FWM on a complementary basis. We may recommend other advisors under our Wrap Fee Program. Please see our separate Wrap Fee Program Brochure for more information.

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

As a fiduciary, our firm and its associates have a duty of utmost good faith to act solely in the best interests of each Client. Our Clients entrust us with their funds and personal information, which in turn places a high standard on our conduct and integrity. Our fiduciary duty is a core aspect of our Code of Ethics and represents the expected basis of all of our dealings. The firm also adheres to the Code of Ethics and Professional Responsibility adopted by the CFP® Board of Standards Inc. and accepts the obligation not only to comply with

the mandates and requirements of all applicable laws and regulations but also to take responsibility to act in an ethical and professionally responsible manner in all professional services and activities.

Code of Ethics Description

The Code of Ethics does not attempt to identify all possible conflicts of interest, and literal compliance with each of its specific provisions will not shield associated persons from liability for personal trading or other conduct that violates a fiduciary duty to advisory Clients. A summary of the Code of Ethics' Principles is outlined below.

- Integrity - Associated persons shall offer and provide professional services with integrity.
- Objectivity - Associated persons shall be objective in providing professional services to Clients.
- Competence - Associated persons shall provide services to Clients competently and maintain the necessary knowledge and skill to continue to do so in those areas in which they are engaged.
- Fairness - Associated persons shall perform professional services in a manner that is fair and reasonable to Clients, principals, partners, and employers, and shall disclose conflict(s) of interest in providing such services.
- Confidentiality - Associated persons shall not disclose confidential Client information without the specific consent of the Client unless in response to proper legal process, or as required by law.
- Professionalism - Associated persons' conduct in all matters shall reflect the credit of the profession.
- Diligence - Associated persons shall act diligently in providing professional services.

We periodically review and amend our Code of Ethics to ensure that it remains current, and we require all firm access persons to attest to their understanding of and adherence to the Code of Ethics at least annually. Our firm will provide a copy of its Code of Ethics to any Client or prospective Client upon request.

Investment Recommendations Involving a Material Financial Interest and Conflicts of Interest

Neither our firm, its associates or any related person is authorized to recommend to a Client or effect a transaction for a Client, involving any security in which our firm or a related person has a material financial interest, such as in the capacity as an underwriter, adviser to the issuer, etc.

Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest

Our firm and its “related persons” may buy or sell securities similar to, or different from, those we recommend to Clients for their accounts. In an effort to reduce or eliminate certain conflicts of interest involving the firm or personal trading, our policy may require that we restrict or prohibit associates’ transactions in specific reportable securities transactions. Any exceptions or trading pre-clearance must be approved by the firm principal in advance of the transaction in an account, and we maintain the required personal securities transaction records per regulation.

Trading Securities At/Around the Same Time as Client’s Securities

From time to time, our firm or its “related persons” may buy or sell securities for themselves at or around the same time as Clients. We will not trade non-mutual fund securities 5 days prior to the same security for Clients.

Item 12: Brokerage Practices

Factors Used to Select Custodians and/or Broker-Dealers

FWM does not have any affiliation with Broker-Dealers. FWM does not have discretion over the broker-dealer to be used nor does it have discretion to determine commissions charged. Specific custodian recommendations are made to the Client based on their need for such services. We recommend custodians based on the reputation and services provided by the firm. With this in consideration, our firm recommends Charles Schwab & Co., Inc. and Altruist Financial LLC, independent and unaffiliated SEC registered broker-dealer firms and member of the Financial Industry Regulatory Authority (“FINRA”) and the Securities Investor Protection Corporation (“SIPC”).

Research and Other Soft-Dollar Benefits

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

Schwab Advisor Services™ is Schwab’s business serving independent investment advisory firms like us. They provide our Clients and us with access to their institutional brokerage services (trading, custody, reporting and related services), many of which are not typically available to 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 generally available on an unsolicited basis (we don’t have to request them) and at no charge to us. The benefits received by Advisor or its personnel do not depend on the number of brokerage transactions directed to Schwab. As part of its fiduciary duties to Clients, Advisor at all times must put the interests of its Clients first. Clients should be aware, however, that the receipt of economic benefits by Advisor or its related persons in and of itself creates a potential conflict of interest and may indirectly influence the Advisor’s choice of Schwab for custody and brokerage services. This conflict of interest is mitigated as Advisor regularly reviews the factors used to select custodians to ensure our recommendation is appropriate. Following is a more detailed description of Schwab’s support services:

1. **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 generally benefit you and your account.
2. **Services that may not directly benefit you.** 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 may 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
3. **Services that generally benefit only us.** 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

Your brokerage and custody costs. For our Clients' accounts that Schwab maintains, Schwab generally 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 ETFs) may not incur Schwab commissions or transaction fee.

FWM also offers investment advisory services through the custodial platform offered by Altruist Financial LLC, an unaffiliated SEC-registered broker-dealer and FINRA/SIPC member ("Altruist"). Altruist provides our firm and our Clients with no commissions on orders executed through Altruist, fully digital account opening process, the variety of available investments, and integration with software tools that can benefit FWM and our Clients.

The benefits received by Advisor or its personnel do not depend on the amount of brokerage transactions directed to Altruist. However, certain benefits may require the Advisor to maintain a certain amount of assets under management at a particular custodian. This creates a conflict of interest as we have an incentive to recommend clients open an account at a particular custodian in exchange for free or discounted benefits. As part of its fiduciary duties to clients, Advisor endeavors at all times to put the interests of its clients first. We will not recommend any custodian in which we do not believe are suitable for clients or violates our duty to obtain best execution on behalf of clients.

Brokerage for Client Referrals

We receive no referrals from a broker-dealer or third party in exchange for using that broker-dealer or third party.

Clients Directing Which Broker/Dealer/Custodian to Use

We do recommend a specific custodian for Clients to use, however, Clients may custody their assets at a custodian of their choice. Clients may also direct us to use a specific broker-dealer to execute transactions. By allowing Clients to choose a specific custodian, we may be unable to achieve the most favorable execution of Client transaction, and this may cost Client's money over using a lower-cost custodian. Not all investment advisers require clients to direct brokerage.

Aggregating (Block) Trading for Multiple Client Accounts

Generally, we combine multiple orders for shares of the same securities purchased for advisory accounts we manage (this practice is commonly referred to as "block trading"). We will then distribute a portion of the shares to participating accounts in a fair and equitable manner. The distribution of the shares purchased is typically proportionate to the size of the account, but it is not based on account performance or the amount or structure of management fees. Subject to our discretion, regarding particular circumstances and market conditions, when we combine orders, each participating account pays an average price per share for all transactions and pays a proportionate share of all transaction costs. Accounts owned by our firm or persons associated with our firm may participate in block trading with your accounts; however, they will not be given preferential treatment. On occasion, we may choose not to block trade, depending on various factors including, client's instructing us to place trades at their direction and when block trading is not advantageous for clients (i.e., when purchasing open-ended mutual funds that are priced equally at the end of the trading day). When we do not block trade when we have an opportunity to do so, clients may not receive the best execution price. FWM's strategies are primarily developed for the long-term and minor differences in price execution are not material to our overall investment strategy.

Item 13: Review of Accounts

Amy Barnes, Founder & CEO of FWM, will work with Clients to obtain current information regarding their assets and investment holdings and will review this information as part of our ongoing financial planning services. FWM does not provide specific reports to Clients, other than financial plans.

Client accounts with the Investment Management Service will be reviewed regularly on an annual basis by Amy Barnes, Founder & CEO. The account is reviewed with regards to the Client's investment policies and risk tolerance levels. Events that may trigger a special review would be unusual performance, addition or deletions of Client imposed restrictions, excessive draw-down, volatility in performance, or buy and sell decisions from the firm or per Client's needs.

Clients will receive trade confirmations from the broker(s) for each transaction in their accounts as well as monthly or quarterly statements and annual tax reporting statements from their custodian showing all activity in the accounts, such as receipt of dividends and interest. FWM will not provide further written reports to Investment Management Clients.

Item 14: Client Referrals and Other Compensation

Except as disclosed in Item 12 above, we do not receive any economic benefit, directly or indirectly, from any third party for advice rendered to our Clients. Nor do we, directly or indirectly, compensate any person who is not advisory personnel for Client referrals.

Item 15: Custody

FWM does not accept custody of Client funds except in the instance of deducting our investment management fees from Client accounts held at a qualified Custodian.

For Client accounts in which FWM directly debits our investment management fee, FWM is deemed to have limited custody. FWM ensure the following safeguards are met:

- i. The Client will provide written authorization to FWM, permitting FWM to be paid directly for their accounts held by the custodian.
- ii. Each time a fee is directly deducted from your client's account, FWM must concurrently:
 - a. Send the qualified custodian notice of the amount of the fee to be deducted from the client's account; and
 - b. Send the client an invoice itemizing the fee. Itemization includes the formula used to calculate the fee, the fee calculation itself, the amount of assets under management the fee is based on,

the time period covered by the fee. It must also include the name of the custodian(s) on the fee invoice.

Clients should receive at least quarterly statements from the broker-dealer, bank or other qualified custodian that holds and maintains Client's investment assets. We urge you to carefully review such statements and compare such official custodial records to the invoices or reports that we may provide to you. Our invoice or reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

Item 16: Investment Discretion

For those Client accounts where we provide Investment Management Services, we maintain discretion over Client accounts with respect to securities to be bought and sold and the amount of securities to be bought and sold. Investment discretion is explained to Clients in detail when an advisory relationship has commenced. At the start of the advisory relationship, the Client will execute a Limited Power of Attorney, which will grant our firm discretion over the account. Additionally, the discretionary relationship will be outlined in the advisory contract and signed by the Client.

FWM will properly secure the client's permission prior to effecting securities transactions in client accounts managed on a non-discretionary basis pursuant to California Code of Regulation, Section 260.237.2(f)(1).

Item 17: Voting Client Securities

We do not vote Client proxies. Therefore, Clients maintain exclusive responsibility for: (1) voting proxies, and (2) acting on corporate actions pertaining to the Client's investment assets. The Client shall instruct the Client's qualified custodian to forward to the Client copies of all proxies and shareholder communications relating to the Client's investment assets. If the Client would like our opinion on a particular proxy vote, they may contact us at the number listed on the cover of this brochure.

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

Item 18: Financial Information

We have no financial commitment that impairs our ability to meet contractual and fiduciary commitments to Clients, and we have not been the subject of a bankruptcy proceeding.

We do not have custody of Client funds or securities or require or solicit prepayment of more than \$500 in fees per Client six months or more in advance.

Item 19: Requirements for State-Registered Advisers

Amy Barnes serves as FWM's sole principal. Information about Amy Barnes' education, business background, outside business activities can be found on his ADV Part 2B, Brochure Supplement attached to this Brochure.

Performance-Based Fees

FWM is not compensated by performance-based fees.

Material Disciplinary Disclosures

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

Material Relationships That Management Persons Have with Issuers of Securities

FWM nor Amy Barnes have any relationship or arrangement with issuers of securities.

Disclosure of Material Conflicts

All material conflicts of interest under California Code Regulations ("CCR") Title 10, §260.238(k) are disclosed regarding FWM, its representatives or any of its employees, which could be reasonably expected to impair the rendering of unbiased and objective advice.

Pursuant to California Code of Regulations Section 260.238 (k) any material conflicts of interest regarding the investment adviser, its representatives or any of its employees are disclosed to the Client prior to entering into any Advisory or Financial Planning Agreement.



FIREBRAND

WEALTH MANAGEMENT

Firebrand Wealth Management, LLC

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Form ADV Part 2B – Brochure Supplement

Dated: March 23, 2026

For

Amy B. Barnes, CFP®, CIMA®

Founder, CEO, and Chief Compliance Officer

This brochure supplement provides information about Amy Barnes that supplements the Firebrand Wealth Management, LLC (“FWM”) brochure. A copy of that brochure precedes this supplement. Please contact Amy Barnes if the FWM brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Amy Barnes is available on the SEC’s website at www.adviserinfo.sec.gov which can be found using the identification number, 4164376.

Item 2: Educational Background and Business Experience

Amy Barnes

Born: 1976

Educational Background

1998 - Bachelor of Arts, Wesleyan University

Business Experience

- 01/2018 – Present, Firebrand Wealth Management, LLC, CEO and CCO
- 06/2016 – 12/2017, Aldrich Wealth LP, Senior Wealth Manager
- 09/2015 – 06/2016, TIAA, Wealth Management Advisor
- 06/2008 – 08/2015, Blackrock, Vice President

Professional Designations

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

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

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

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services and attain a bachelor’s degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and Client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real-world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and

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

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

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their Clients.

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

Certified Investment Management Analyst (CIMA): The CIMA designation is granted by the Investments & Wealth Institute. A candidate for the designation must meet the following requirements: have three years of financial services experience, complete an educational component dedicated to five core bodies of knowledge (fundamentals, investments, portfolio theory and behavioral finance, risk and return, and portfolio construction and consulting process), pass a certification examination, and maintain a satisfactory record of ethical conduct, as determined by Investments & Wealth Institute Admissions Committee. Maintaining the designation requires 40 hours of continuing education every two years.

Item 3: Disciplinary Information

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

Item 4: Other Business Activities

Amy Barnes is not involved with outside business activities.

Item 5: Additional Compensation

Amy Barnes does not receive any economic benefit from any person, company, or organization, in exchange for providing Clients advisory services through FWM.

Item 6: Supervision

Amy Barnes, as Chief Compliance Officer of FWM, is responsible for supervision of all personnel within FWM. Amy Barnes is bound by FWM's Code of Ethics. Clients may contact Amy Barnes at the phone number on this brochure supplement.

Item 7: Requirements for State Registered Advisers

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



FIREBRAND

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Form ADV Part 2B – Brochure Supplement

Dated: March 23, 2026

For

Timothy Huynh

Financial Advisor

This brochure supplement provides information about Timothy Huynh that supplements the Firebrand Wealth Management, LLC (“FWM”) brochure. Please contact Amy Barnes, CCO if you have any questions about the contents of this supplement.

Additional information about Timothy Huynh is available on the SEC’s website at www.adviserinfo.sec.gov which can be found using the identification number, 5950209.

Item 2: Educational Background and Business Experience

Timothy Huynh

Born: 1990

Educational Background

2013 - Bachelor of Science, Rutgers Business School, Newark, NJ

Business Experience

- 06/2024 – Present, Firebrand Wealth Management, LLC, Financial Advisor
- 01/2024 – 06/2024, unemployed
- 05/2017 – 12/2023, Westfield Financial Planning, Wealth Advisor
- 05/2014 – 05/2017, Harding Loevner, Associate

Item 3: Disciplinary Information

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

Item 4: Other Business Activities

Timothy Huynh does not have other business activities outside of Firebrand Wealth Management LLC.

Item 5: Additional Compensation

Timothy Huynh does not receive any economic benefit from any person, company, or organization, in exchange for providing Clients advisory services through FWM.

Item 6: Supervision

Amy Barnes, as Chief Compliance Officer of FWM, is responsible for supervision of all personnel within FWM. Clients may contact Amy Barnes at the phone number on the cover page of this brochure supplement.

Item 7: Requirements for State Registered Advisers

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



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Form ADV Part 2B – Brochure Supplement

Dated: March 23, 2026

For

Stephanie Huynh

Financial Planner

This brochure supplement provides information about Stephanie Huynh that supplements the Firebrand Wealth Management, LLC (“FWM”) brochure. Please contact Amy Barnes, CCO if you have any questions about the contents of this supplement.

Additional information about Stephanie Huynh is available on the SEC’s website at www.adviserinfo.sec.gov which can be found using the identification number, 7316341.

Item 2: Educational Background and Business Experience

Stephanie Huynh

Born: 1990

Educational Background

2012 - Bachelor of Science in Accounting, Kean University

Business Experience

- 08/2022 – Present, Firebrand Wealth Management, LLC, Financial Planner
- 04/2022 – 08/2022, unemployed
- 11/2020 – 04/2022, Neuberger Berman; Private Equity Client Reporting Associate
- 11/2017 – 11/2020, HQ Capital Private Equity; Private Equity Associate

Professional Designation(s)

CFP® (Certified Financial Planner):

Stephanie Huynh is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, Stephanie Huynh may refer to herself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and Stephanie Huynh may use these and CFP Board’s other certification marks (the “CFP Board Certification Marks”). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board’s high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirements through other qualifying credentials.
- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- Ethics – Commit to complying with CFP Board’s Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Certified Public Accountant (CPA): CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services.

Item 3: Disciplinary Information

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

Item 4: Other Business Activities

Stephanie Huynh does not have other business activities outside of Firebrand Wealth Management LLC.

Item 5: Additional Compensation

Stephanie Huynh does not receive any economic benefit from any person, company, or organization, in exchange for providing Clients advisory services through FWM.

Item 6: Supervision

Amy Barnes, as Chief Compliance Officer of FWM, is responsible for supervision of all personnel within FWM including Stephanie Huynh. Clients may contact Amy Barnes at the phone number on the cover page of this brochure supplement.

Item 7: Requirements for State Registered Advisers

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



FIREBRAND

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Form ADV Part 2B – Brochure Supplement

Dated: March 23, 2026

For

Suzanne F. Bottoms

Director of Client Services

This brochure supplement provides information about Suzanne F. Bottoms that supplements the Firebrand Wealth Management, LLC (“FWM”) brochure. Please contact Amy Barnes, CCO if you have any questions about the contents of this supplement.

Additional information about Suzanne F. Bottoms is available on the SEC’s website at www.adviserinfo.sec.gov which can be found using the identification number, 2965299.

Item 2: Educational Background and Business Experience

Suzanne F. Bottoms

Born: 1970

Educational Background

1994 - Bachelor of Arts, University of Colorado, Boulder

Business Experience

- 05/2021 – Present, Firebrand Wealth Management, LLC, Director of Client Services
- 12/2020 – 10/2021, DHR Investment Counsel, Ltd., Associate Advisor
- 11/2018 – 10/2020, Royal Alliance Associates, Inc., Registered Representative
- 06/2016 – 10/2020, SEIA, Practice Manager

Item 3: Disciplinary Information

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

Item 4: Other Business Activities

Suzanne F. Bottoms does not have other business activities outside of Firebrand Wealth Management LLC.

Item 5: Additional Compensation

Suzanne F. Bottoms does not receive any economic benefit from any person, company, or organization, in exchange for providing Clients advisory services through FWM.

Item 6: Supervision

Amy Barnes, as Chief Compliance Officer of FWM, is responsible for supervision of all personnel within FWM. Clients may contact Amy Barnes at the phone number on the cover page of this brochure supplement.

Item 7: Requirements for State Registered Advisers

Suzanne F. Bottoms has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.