



Brochure

Form ADV Part 2A

Item 1 - Cover Page

Ponte Vedra Wealth CRD# 142080

818 A1A N. Ste. 100, Ponte Vedra Beach, FL 32082

Phone: 904-280-0771

Fax: 904-280-0772

E-mail:

admin@pvwealthmanagers.com

Website:

www.pvwealthmanagers.com

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This brochure provides information about the qualifications and business practices of Ponte Vedra Wealth. If there are any questions about the contents of this brochure, please contact us at 904-280-0771 or by e-mail at admin@pvwealthmanagers.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.

Ponte Vedra Wealth is an investment advisory firm registered with the appropriate regulatory authority. Registration does not imply a certain level of skill or training. Additional information about Ponte Vedra Wealth also is available on the SEC's website at www.AdviserInfo.sec.gov.

Item 2 - Material Changes

This Brochure is prepared in the revised format required beginning in 2011. Registered Investment Advisers are required to use this format to inform clients of the nature of advisory services provided, types of clients served, fees charged, potential conflicts of interest and other information. The Brochure requirements include the annual provision of a Summary of Material Changes (the "Summary") reflecting any material changes to our policies, practices, or conflicts of interest made since our last required "annual update" filing. In the event of any material changes, such Summary is provided to all clients within 120 days of our fiscal year-end. Our last update was filed on March 27, 2025.

The material changes in this brochure from the last annual updating amendment of Ponte Verda Wealth on 03/27/2025 are described below. Material changes relate to Ponte Verda Wealth's policies, practices or conflicts of interest.

Ponte Verda Wealth has changed their legal business name to Ponte Vedra Wealth, P.A. from Ringeisen & Worrell, P.A. and changed their d/b/a to Ponte Vedra Wealth from RW Wealth.

The complete Brochure is available at any time upon request.

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Item 4 - Advisory Business

Firm Description

As wealth managers and CPAs, Ponte Vedra Wealth provides portfolio management, financial planning, 401(k) and other Defined Contribution Plans consulting services, tax preparation, tax planning, and accounting services. Ponte Vedra Wealth was organized as a corporation in Florida in 1994.

Ponte Vedra Wealth is a Registered Investment Advisor (RIA) firm registered with the Florida Office of Financial Regulation. Ponte Vedra Wealth also operates as a Certified Public Accounting (CPA) firm. We are located in Ponte Vedra Beach, Florida.

The following individuals are shareholders of Ponte Vedra Wealth: Danny L. Worrell, CPA, Nora Wilson, CFA, CFP® and Darlene Westberry, CPA. Please see Brochure Supplement(s), Exhibit A, for more information on these owners and other individuals who formulate investment advice and have direct contact with clients or have discretionary authority over client accounts.

Services Provided

Ponte Vedra Wealth provides holistic wealth management services to individuals and businesses. During the initial consultation with each client, we discuss the clients' investment experience, financial circumstances and goals, and risk tolerance. Based on this review, we generally develop a financial outline and investment strategy which includes the clients' target risk profile, a balance sheet of assets and liabilities, and target asset allocation.

Portfolio Management:

At the beginning of the relationship, we work with the client to gather information and perform research and analysis as necessary to develop the investment strategy. The investment strategy will be updated from time to time upon request, or when determined to be necessary or advisable based on updates to the clients' financial circumstances or other life events.

We manage clients' investment portfolio on a discretionary basis. As a discretionary investment adviser, we have the authority to supervise and direct the portfolio investments without prior consultation with the client.

We may periodically rebalance or strategically adjust the asset allocation for client accounts under our management. These adjustments may occur due to changes in economic and market conditions or due to changes in client circumstances.

Assets are invested primarily in stocks, ETFs, bonds, and mutual funds. Investments may also include warrants, corporate debt securities, commercial paper, certificates of deposit, municipal securities, U. S. government securities, options contracts, futures contracts, and interests in partnerships. Initial public offerings (IPOs) are not available through Ponte Vedra Wealth.

Held Away Accounts:

We use a third-party platform to facilitate discretionary management of held away assets such as 401(k) and other defined contribution plan participant accounts. The platform allows us to avoid being considered to have custody of client funds since we do not have direct access to client log-in credentials to affect trades. We are not affiliated with the platform in any way and receive no compensation from them for using their platform.

A link will be provided to the client which allows them to connect an account(s) to the platform. Once a client's account(s) is connected to the platform, we will review the current account allocations. When deemed necessary, we will make strategic changes to the investment allocation and/or rebalance the account considering client investment goals and risk tolerance. Any change in allocations will consider current economic and market trends.

401(k) and other Defined Contribution Plans Consulting:

Ponte Vedra Wealth provides investment advice and consulting to defined contribution retirement plans including but not limited to 401(k) and profit-sharing plans. We may assist the plan sponsor with the set-up of the company retirement plan including evaluating and monitoring investment options, developing model portfolios, assisting the plan sponsor with developing the Investment Policy Statement, and other miscellaneous services as agreed upon by the plan sponsor and Ponte Vedra Wealth. We serve as the investment consultant and do not provide discretionary management services to defined contribution retirement plans or individual participant accounts. Plan Fiduciaries retain responsibility for the final determination of investment options and for compliance with ERISA section 404(c). The Employee Retirement Income Security Act of 1974 ("ERISA") sets forth rules under which Plan Fiduciaries may retain investment advisers for various types of services with respect to Plan assets.

The Employee Retirement Income Security Act of 1974 ("ERISA") sets forth rules under which Plan Fiduciaries may retain investment advisers for various types of services with respect to Plan assets. For certain services, we will be considered a fiduciary under ERISA. For example, we will act as an ERISA § 3(21) fiduciary when providing non-discretionary investment advice to the Plan Fiduciaries by recommending a suite of investments as choices among which Plan Participants may select. We may also provide non-fiduciary services such as assistance with participant education and enrollment as well as admin support services.

When we provide investment advice regarding retirement plan accounts or individual retirement accounts, we are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act of 1974 ("ERISA") and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts. To avoid any conflicts of interest, we operate under a special rule that requires us to act in clients' best interest and to not put our interests ahead of theirs. Additional disclosure may be found elsewhere in this Brochure or in the written agreement with Ponte Vedra Wealth.

Financial Planning:

We generally offer financial planning services in conjunction with Portfolio Management services. During the financial planning process, client's financial resources are analyzed, realistic and measurable goals are set and objectives to reach those goals are defined. As goals and objectives change over time, suggestions are made and implemented on an ongoing, as needed basis. Financial planning may include, but is not limited to analysis of:

- investments
- insurance policies
- estate planning
- tax planning
- education planning
- goals-based planning

Tax Compliance and Accounting Services:

We may, in the course of providing advisory services, provide a wide variety of other business services to individuals, businesses, charities, estates and trusts. These may include, but are not limited to, tax compliance, tax estimates and planning, tax entity consulting, accounting services, payroll services, and bookkeeping services. It is expected that advisory clients of our firm may engage us for other business services. You are under no obligation to utilize any services provided by our firm.

Client Tailored Relationships & Client Imposed Restrictions

The goals and objectives for each client are documented in our risk assessment software and/or Client Relationship Management system. Agreements may not be assigned without client consent. Ponte Vedra Wealth offers the same suite of services to all clients. Clients may impose restrictions in investing in certain securities or types of securities in accordance with their values or beliefs. However, if the restrictions prevent Ponte Vedra Wealth from properly servicing the client account, or if the restrictions would require Ponte Vedra Wealth to deviate from its standard suite of services, Ponte Vedra Wealth reserves the right to end the relationship.

Wrap Fee Programs

Ponte Vedra Wealth does not participate in any wrap fee programs.

Assets Under Management

As of November 3, 2025, Ponte Vedra Wealth managed approximately \$ 76,143,128 in assets for approximately 138 clients. Approximately \$ 75,276,026 is managed on a discretionary basis and \$867,102 assets being managed on a non-discretionary basis.

Item 5 - Fees and Compensation

Description

Ponte Vedra Wealth is a fee-only investment management firm. We base our fee on a percentage of assets under management, hourly charges, or fixed fees. Fees paid are exclusive of all custodial and transaction costs paid to custodians, brokers or other third-party consultants. Fees paid to Ponte Vedra Wealth are also separate and distinct from the fees and expenses charged by mutual funds, ETFs (exchange traded funds) or other investment pools to their shareholders (generally including a management fee and fund expenses, as described in each fund's prospectus or offering materials). Clients should review all fees charged by funds, brokers, Ponte Vedra Wealth and others to fully understand the total amount of fees paid for investment and financial-related services.

Ponte Vedra Wealth may waive its minimum fee and/or charge a lesser fee based upon certain criteria (e.g., historical relationship, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, negotiations with clients, etc.). Current client relationships may exist where the fees are higher or lower than the fee schedule.

The initial meeting is free of charge and is considered an exploratory interview to determine the extent to which financial planning and/or investment management may be beneficial to the client. This meeting may be conducted remotely, in person, or by telephone.

Fee Schedule

Portfolio Management:

Ponte Vedra Wealth may provide portfolio management to individuals and businesses. This service may include but is not limited to investment research, analysis, and selection, management of the client's portfolio according to the investment strategy, and assistance with account maintenance and money movement. The annual fee for each household is based on a percentage of the total Assets Under Management according to the following schedule:

Total Assets Under Management	Annual Fee
Up to \$500,000	1.25%
\$500,001-\$1,000,000	1.00%
\$1,000,001-\$2,500,000	0.90%
\$2,500,001 – \$5,000,000	0.80%
\$5,000,001 - over	0.70%

Investment management fees are billed quarterly, in advance (i.e. fees are paid at the beginning of the three-month billing period). If management begins after the start of a quarter, fees will be prorated accordingly. With client authorization, unless other arrangements are made, fees are normally debited directly from the account(s).

Financial Planning:

Financial plans are billed as a fixed fee, with a maximum charge of \$7,500. Financial plans are priced according to the degree of complexity associated with the client's situation. Our representatives inform the client of the fee prior to any services being provided.

Fees for financial plans may be billed 100% in advance or upon delivery of the financial plan. In either circumstance, we will not require prepayment of a fee more than six months in advance and in excess of \$500. The fee for an annual update of the financial plan ranges from \$350 to \$750 annually.

If the client also initially contracts for the firm's portfolio management services, we offer financial planning services at no charge. This covers the initial preparation of the financial plan as well as ongoing updates and review. Please see Item 7 – Types of Clients for minimum portfolio value requirements.

If the client elects to implement our recommendations and establish an investment management account, the firm will receive ongoing advisory fees. In this event, the firm may waive or reduce the amount of the financial planning fee because of the ongoing fees earned.

Financial planning services terminate upon presentation of the requested plan. However, services may be terminated by either of us at any time by providing written notice to the other party. Termination is effective upon receipt of notice. If services are terminated within three business days of signing the client agreement, services are terminated without penalty and the client receives a refund of all prepaid fees. After the initial three business days, the client is responsible for the firm's time and effort expended to the date of termination. Time is calculated at the rate of \$200 per hour multiplied by the number of hours spent on the services to the effective date of termination.

IRA Rollover Considerations:

As part of our wealth management services, we may recommend that you withdraw the assets from your employer's retirement plan and roll the assets over to an individual retirement account

("IRA") that we manage on your behalf. If you elect to roll the assets to an IRA that is subject to our management, we will charge you a fee based on a percentage of the total Assets Under Management as set forth in the Investment Management Agreement. This practice presents a conflict of interest because persons providing investment advice on our behalf have an incentive to recommend a rollover to you for the purpose of generating fee-based compensation rather than solely based on your needs. You are under no obligation, contractually or otherwise, to complete the rollover. Moreover, if you do complete the rollover, you are under no obligation to have the assets in an IRA managed by our firm.

Many employers permit former employees to keep their retirement assets in their company plan. Also, current employees may be able to move assets out of their company plan before they retire or change jobs. In determining whether to complete the rollover to an IRA, you should consider the costs and benefits of the options listed below.

An employee will typically have four options:

1. Leave the funds in your employer's (or former employer's) plan.
2. Move the funds to a new employer's retirement plan.
3. Cash out and take a taxable distribution from the plan.
4. Rollover the funds into an IRA.

Each of these options has advantages and disadvantages. Before making a change, we encourage you to speak with your CPA and/or tax attorney.

If you are considering rolling over your retirement funds to an IRA for us to manage, we have identified a few points for you to consider:

- Determine whether the investment options in your employer's retirement plan address your needs or whether you may want to consider other types of investments.
 - Employer retirement plans generally have more limited investment choices than IRAs.
 - Employer retirement plans may have unique investment options not available to the public such as employer securities, or previously closed funds.
- Your current plan may have lower fees than our fees.
 - If you are interested in investing only in mutual funds, you should understand the cost structure of the share classes available in your employer's retirement plan and how the costs of those share classes compare with those available in an IRA.
 - You should understand the various products and services you might take advantage of at an IRA provider and the potential costs of those products and services.
- Our strategy may have higher risk than the option(s) provided to you in your plan.
- Your current plan may also offer financial advice.
- If you keep your assets titled in a 401(k) or retirement account, you could potentially delay your required minimum distribution beyond age 73.
- Your 401(k) may offer more liability protection than an IRA; each state may vary.
 - Generally, federal law protects assets in qualified plans from creditors. Since 2005, IRA assets have been generally protected from creditors in bankruptcies. However, there can be some exceptions to the general rules. You should consult with an attorney if you are concerned about protecting your retirement plan assets from creditors.
- You may be able to take out a loan on your 401k, but not from an IRA.
- IRA assets can be accessed any time; however, distributions are subject to ordinary income tax and may also be subject to a 10% early withdrawal penalty unless they qualify for certain exceptions.
- If you own company stock in your plan, you may be able to liquidate those shares at a lower capital gains tax rate.
- Your plan may allow you to hire us as the manager and keep the assets titled in the plan name.

It is important that you understand the differences between these types of accounts to decide whether a rollover is best for you.

401(k) and Other Defined Contribution Plan Consulting:

Ponte Vedra Wealth may provide consulting and administration services for a business's 401k plan. This service may include but is not limited to reporting payroll contributions to the 401k provider and assistance with the annual filing of Form 5500. The annual fee for the plan is based on a percentage of the total assets of the plan according to the following schedule:

Total Assets Under Management	Annual Fee
Up to \$1,000,000	1.00%
\$1,000,001 - \$3,000,000	0.75%
\$3,000,001 - over	0.50%

Fees are generally payable quarterly, in advance. If management begins after the start of a quarter, fees will be prorated accordingly. In the event of termination, any paid but unearned fees will be promptly refunded. Ponte Vedra Wealth may, at our discretion, make exceptions to the foregoing or negotiate special fee arrangements.

Tax Compliance and Accounting Services:

Tax compliance and accounting services are performed independently from the wealth management services and are billed separately according to the agreement set forth with the client.

Outside Compensation for the Sale of Securities to Clients

Neither Ponte Vedra Wealth nor its supervised persons accept any compensation for the sale of securities or other investment products, including asset-based sales charges or services fees from the sale of mutual funds.

Third-party and Other Fees

Custodians may charge transaction fees on purchases or sales of stocks, ETFs, bonds and certain mutual funds. Mutual funds and exchange-traded funds (ETFs) generally charge a management fee for their services as investment managers. The management fee is called an expense ratio. Clients are responsible for the payment of all third-party fees (i.e. custodian fees, mutual fund fees, transaction fees, etc.). These fees are separate and distinct from the fees and expenses charged by Ponte Vedra Wealth. Please see Item 12: Brokerage Practices for more information.

Termination of Agreement

A Client may terminate any of the aforementioned agreements at any time by notifying Ponte Vedra Wealth in writing and paying the rate for the time spent on the investment advisory engagement prior to notification of termination. If the client made an advance payment, we will pro-rate the fee on a daily basis and refund any unearned portion of the advance payment.

Ponte Vedra Wealth may terminate any of the aforementioned agreements at any time by notifying the client in writing. If the client made an advance payment, we will pro-rate the fee on a daily basis and refund any unearned portion of the advance payment.

Past Due Accounts and Termination of Agreement

Ponte Vedra Wealth reserves the right to stop work on any account that is more than 30 days overdue. In addition, we reserve the right to terminate any financial planning engagement where a client has willfully concealed or has refused to provide pertinent information about financial situations when necessary and appropriate, in Ponte Vedra Wealth's judgment, to providing proper financial advice. Any unused portion of fees collected in advance will be refunded within 30 days.

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

We do not have any performance-based fee arrangements. "Side-by-Side Management" refers to a situation in which the same firm manages accounts that are billed based on a percentage of assets under management and at the same time manages other accounts for which fees are assessed on a performance fee basis. Performance-based compensation may create an incentive for the adviser to recommend an investment that may carry a higher degree of risk to the client. Because we have no performance-based fee accounts, we have no side-by-side management.

Item 7 - Types of Clients

We serve individuals, defined contribution plans, businesses, charitable organizations, trusts, and estates. With some exceptions, the minimum portfolio value for portfolio management services is \$250,000 of assets under management. Under certain circumstances, Ponte Vedra Wealth may at our sole discretion negotiate such minimums.

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

Methods of Analysis

In accordance with the client's investment strategy, Ponte Vedra Wealth will primarily invest in securities including, but not limited to, individual equities, individual bonds, CDs, no-load mutual funds and exchange traded funds ("ETFs"). Mutual funds and ETFs are generally evaluated and selected based on a variety of factors, including, without limitation, past performance, yield, duration, fee structure, fund sponsor, overall ratings for safety and returns, and other factors.

Fixed income investments may be used as an instrument to fulfill liquidity or income needs in a portfolio, or to add a component of capital preservation. Ponte Vedra Wealth will generally analyze and select individual bonds or bond funds based on several factors including, without limitation, rating, yield, duration, and issuing company/municipality strength and fundamentals.

Generally, Ponte Vedra Wealth selects investment that are: low-cost relative to their peers; have a relatively long history with a consistent record of meeting a specific objective; implement practices to exhibit tax efficiency, and which we believe will provide satisfactory risk-adjusted returns or will decrease the overall volatility of portfolio returns.

When selecting individual stocks for the portfolio, Ponte Vedra Wealth typically uses fundamental analysis and technical analysis. Fundamental analysis involves evaluating a security to determine its intrinsic value,

including analysis of financial statements, analysis of management or competitive advantages, analysis of financial strength ratios, price-to-earnings ratios, dividend yields and growth rate-to-price earnings ratios. Technical analysis focuses on the study of price charts and specific indicators, with the intention of pinpointing consistent trend patterns in the movement of securities.

Ponte Vedra Wealth utilizes extensive outside research, investment newsletters, outside private research, daily publications, and research provided by many of the well-known investment banking firms. We also confer with our peers to discuss trends and potential areas of opportunity. Ponte Vedra Wealth participates in company conference calls and attends industry conferences when appropriate. In addition, we read company reports, Securities and Exchange Commission filings and numerous daily publications which contain information pertinent to our holdings.

Investment Strategies

The investment strategy for a specific client is based upon the objectives stated by the client during consultations. The client may change these objectives at any time. When instituting an investment strategy, Ponte Vedra Wealth considers numerous dynamics, including rate-of-return needs, tolerance for risk, liquidity needs, personal tax situation, current market conditions, and the time horizon for attaining personal goals.

Risk of Loss

Although we allocate the client's investment portfolio across various asset classes consistent with the investment strategy in an effort to diversify and reduce risk of loss, all investment portfolios are subject to risks. Accordingly, there can be no assurance that the client's investment portfolio will be able to fully meet the investment objective and goals, or that investments will not lose money.

All investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks including but not limited to:

Management Risks: The investment portfolio is subject to the risk that the individual securities and/or asset classes that are selected may be adversely affected by unanticipated market movements, and the risk that specific investment choices could underperform their relevant indexes.

Mutual Fund and ETF Risks: Investments in mutual funds and ETFs are potentially less risky than investing in individual securities because they provide diversification; however, these investments are still subject to risks associated with the markets in which they invest. In addition, mutual funds and ETFs' success will be related to the skills of their particular managers and their performance in managing their funds.

Interest-rate Risk: Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.

Credit Risk: Fixed income investments include the risk of default by borrowers.

Maturity Risk: Fixed income investments include the risk that bonds or notes will change value from the time of issuance to maturity.

Market Risk: The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. These risks include, but are not limited to, the risks that security values will decline due to daily fluctuations in the markets, and that security values will decline over longer periods (e.g., bear

markets) due to general market declines in the security prices for all investments, regardless of any individual security's prospects and underlying circumstances.

Inflation Risk: When inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation. Therefore, there is a risk that a security may lose value due to loss of purchasing power.

Currency Risk: Overseas investments are subject to additional risks due to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.

Reinvestment Risk: Income-producing investments include the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate).

Business Risk: Certain risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.

Liquidity Risk: Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if there is an active market and consistent demand for the security.

Financial Risk: Excessive borrowing to finance a business's operations increases the risk of loss because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

Foreign Securities Risk: Investments in foreign securities including American Depositary Receipts (ADRs) and foreign securities trading on US exchanges include risk relating to political, social and economic developments in other countries, in addition to the differences in US securities regulations as compared to those of foreign markets. These involve but are not limited to greater price changes, dissimilar business reporting, and accounting practices, political or financial changes, and higher costs such as custodial and transactions costs.

Concentration Risk: Concentrating investments in a smaller number of stocks increases exposure to individual risks such as specific economic, political, or regulatory events as compared to a portfolio with more diverse holdings.

Company Risk: Security prices may become volatile resulting from the issuing companies' specific risks including, but not limited to, reputational, management, and/or individual company product or service underperformance.

Cyber Security Risk: Due to the greater use of technology in the investment advisory business, this industry is vulnerable to operational and related risks. Cyber incidents can result in confidential client and proprietary information being compromised, reputational risk and/or disruption of business. Ponte Vedra Wealth has instituted a Cyber Policy and Disaster Recovery Plan which can help prevent some incidences, but all such possible risks may not be identified.

Item 9 - Disciplinary Information

We are required to disclose all material facts regarding legal or disciplinary events that would be material to the evaluation of Ponte Vedra Wealth or the integrity of our management. We have no legal or disciplinary events to report.

Item 10 - Other Financial Industry Activities and Affiliations

Ponte Vedra Wealth is not registered, nor does it have a pending application to register, as a securities broker-dealer, or a futures commission merchant, commodity pool operator or commodity trading advisor.

Ponte Vedra Wealth is both a Registered Investment Advisor firm and a Certified Public Accounting firm.

Ponte Vedra Wealth does not utilize nor select other advisors or third-party managers. All assets are selected by Ponte Vedra Wealth.

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

As a fiduciary, it is an investment advisor's responsibility to provide fair and full disclosure of all material facts and to act solely in the best interest of our clients at all times. Our fiduciary duty is the underlying principle for Ponte Vedra Wealth's Code of Ethics, which includes procedures for personal securities transaction and insider trading, gifts and entertainment, and political contributions.

We require all representatives to conduct business with the highest level of ethical standards and to comply with all federal and state securities laws at all times. Upon employment with Ponte Vedra Wealth, and at least annually thereafter, all representatives acknowledge receipt, understanding and compliance with the Code of Ethics. Ponte Vedra Wealth and representatives must conduct business in an honest, ethical, and fair manner and avoid all circumstances that might negatively affect or appear to affect our duty of complete loyalty to all clients. The Code of Ethics is available for review by clients and prospective clients upon request.

Ponte Vedra Wealth does not recommend that clients buy or sell any security in which Ponte Vedra Wealth or a related person has a material financial interest.

Ponte Vedra Wealth's employees are permitted to buy or sell securities for their personal accounts that are identical to transactions recommended to clients. Employees may not trade his/her own securities ahead of client trades. All employees must comply with the provisions concerning employee trading contained in Ponte Vedra Wealth's Code of Ethics and Policies and Procedures (Compliance) Manual.

If associated persons trade with client accounts (i.e., in a bundled or aggregated trade), and the trade is not filled in its entirety, the associated person's shares will be removed from the block, and the balance of shares will be allocated among client accounts in accordance with our written policy.

The Chief Compliance Officer of Ponte Vedra Wealth is Dan Worrell. He reviews all employee trades each quarter. His trades are reviewed by Nora Wilson. The personal trading reviews ensure that the personal trading of employees does not affect the markets, and that clients receive preferential treatment. Most employee trades are of small order, in widely-held securities, or in mutual funds or exchange-traded funds, and thus, employee trades generally do not affect the securities market.

Item 12 - Brokerage Practices

Best Execution and Selection of Custodians and/or Broker-Dealers

Ponte Vedra Wealth does not maintain physical custody of any client accounts or any assets within them. Instead, clients are required to deposit assets at a broker-dealer, investment company, or another financial institution that meets the definition of a “qualified custodian” under Rule 206(4)-2(c)(3) of the Investment Advisors Act through which Ponte Vedra Wealth will monitor the assets in the account.

Because clients may direct which Broker-Dealer will be used to process trades in their accounts and custody assets, this can impair Ponte Vedra Wealth’s ability to achieve the most favorable execution of transactions. This can result in clients paying higher commissions and other transaction costs or receiving less favorable net prices on transactions. Clients should understand that not all advisors require their clients to direct their brokerage.

When given discretion to select the brokerage firm that will execute orders in client accounts, we seek “best execution” for client trades, which is a combination of several factors, including, without limitation, quality of execution, services provided and commission rates. Therefore, we may use or recommend the use of brokers who do not charge the lowest available commission in the recognition of research and securities transaction services, or quality of execution. Research services received with transactions may include proprietary or third-party research (or any combination) and may be used in servicing any or all of our clients. Therefore, research services received may not be used for the account for which the particular transaction was affected.

We recommend that brokerage accounts be established with Charles Schwab & Co., Inc. (“Schwab”) (“the Custodian”), a FINRA registered broker-dealer and member SIPC, as the qualified custodian to maintain custody of the assets. We will also affect trades for the accounts at the Custodian. However, it is ultimately the client’s decision to custody assets with the Custodian.

The Custodian provides us with access to their institutional trading, custody, reporting and related services, which are typically not available to the Custodian’s retail investors. The Custodian also makes available various support services. For example, these services may help us manage or administer clients’ accounts while others help us manage and grow our business. These services generally are available to independent investment advisors on an unsolicited basis, at no charge to them. The Custodian’s services include the execution of securities transactions, custody, research, and access to mutual funds and other investments that are otherwise generally available only to institutional investors or would require a significantly higher minimum initial investment.

For client accounts, the Custodian generally does not charge separately for custody services but is compensated by account holders through commissions or other fees on trades that they execute. Many trades may not incur commissions or transaction fees from the Custodian. The Custodian is also compensated by earning interest on the uninvested cash in the accounts. The Custodian makes available other products and services that benefit us but may not directly benefit our clients’ accounts. These products and services may be used to service all or a substantial number of our accounts, including accounts not maintained at the Custodian.

The Custodian’s products and services that assist us in managing and administering clients’ accounts generally include, without limitation, software and other technology that provide access to client account data (such as 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, and assist with back-office functions, recordkeeping and client reporting.

The Custodian also offers other services intended to help us manage and further develop our business. These services may include: technology, compliance, legal and business consulting; publications and conferences on practice management and business succession; and access to employee benefits providers, human capital consultants and insurance providers. The Custodian may make available, arrange and/or pay third-party vendors for the types of services rendered to us. The Custodian may discount or waive fees they would otherwise charge for some of these services or pay all or a part of the fees of a third-party providing these services to us. The Custodian may also provide other benefits such as educational events or occasional entertainment events.

When we evaluate whether to recommend the Custodian, we may take into account the availability of some of the foregoing products and services and other arrangements as part of the total mix of factors we consider and not solely on the nature, cost or quality of custody and brokerage services provided by the Custodian, which creates a potential conflict of interest. These services are not “soft dollar” arrangements but are part of the institutional platform offered by the Custodian.

Ponte Vedra Wealth has and will continue to consider other potential custodians as part of our due diligence, as requested by clients, or utilized by firms seeking to affiliate with it. Ponte Vedra Wealth is an independent investment advisor that does not have an exclusive relationship with any one custodian or brokerage firm. Ponte Vedra Wealth does not receive fees or commissions from any of these arrangements.

Order Aggregation

Ponte Vedra Wealth maintains the ability to block trade purchases and sales across accounts. Block trading may benefit clients by facilitating the purchase or sale of larger blocks of securities, which allows us to affect trades quickly and provide consistent pricing. If block trades are not completely filled, we will allocate shares received (in an aggregated purchase) or sold (in an aggregated sale) across participating accounts on a pro rata or other fair basis. If any participating accounts are owned by us or our officers, directors, or employees, they will be excluded first.

Item 13 - Review of Accounts

Periodic Reviews

Accounts are reviewed at least quarterly but may be reviewed more often if requested by the client or upon receipt of information material to the management of the portfolio, or at any time such review is deemed necessary or advisable. These material factors generally include, but are not limited to, the following: change in clients' general circumstances (marriage, divorce, retirement, physical move, or inheritance); economic or political events; changes in tax laws or market conditions. Our advisors are responsible for reviewing client accounts.

Financial plans are reviewed and updated on an as-needed basis. Ponte Vedra Wealth recommends that the financial plan is updated and reviewed at least annually.

Account custodians are responsible for providing monthly or quarterly account statements which reflect the positions (and current pricing) in each account as well as transactions in each account, including fees paid from an account. Account custodians also provide prompt confirmation of all trading activity, and year-end tax statements, such as 1099 forms. Additional reports are available upon request.

Item 14 - Client Referrals and Other Compensation

Incoming Referrals

Ponte Vedra Wealth has been fortunate to receive many client referrals over the years. The referrals came from current clients, estate planning attorneys, accountants, employees, personal friends of employees and other similar sources. We do not compensate referring parties for these referrals.

Neither Schwab nor any other party is paid to refer clients to us. Ponte Vedra Wealth does not accept referral fees or any form of remuneration from other professionals when a prospect or client is referred to them.

Item 15 – Custody

Ponte Vedra Wealth deducts fees directly from client accounts at the selected custodian. Therefore, we are deemed to have limited custody of client's assets and thereby must have written authorization from the client to do so. All assets are held at qualified custodians, which means the custodians provide account statements directly to clients at their address of record at least quarterly. Clients will receive all account statements and billing invoices that are required in each jurisdiction, and they should carefully review those statements for accuracy and notify us with any questions or concerns. Clients should promptly notify Ponte Vedra Wealth if the custodian fails to provide statements on each account held.

Item 16 - Investment Discretion

Discretionary Authority for Trading

We manage portfolios on a discretionary basis. For discretionary accounts, clients execute a Limited Power of Attorney ("LPOA"), giving us the authority to carry out various activities in the account. The LPOA gives Ponte Vedra Wealth the authority to execute the client's investment strategy, without obtaining specific client consent. These activities generally include the following: trade execution (including the securities to be bought or sold, and the amount of the securities to be bought or sold); the ability to facilitate money movements based on client authorizations; and the withdrawal of advisory fees directly from client accounts.

Item 17 - Voting Client Securities

Proxy Votes

Unless the parties otherwise agree in writing, Ponte Vedra Wealth has no obligation to take any action or render any advice with respect to the voting of proxies solicited by or with respect to issuers of securities held by clients' accounts. The client (or the plan fiduciary in the case of an account subject to the provisions of ERISA) expressly retains the authority and responsibility for the voting of any such proxies. Clients should direct all proxy questions to the issuer of the security.

Item 18 - Financial Information

Ponte Vedra Wealth neither requires nor solicits prepayment of more than \$500 in fees per client, six months or more in advance and therefore does not need to include a balance sheet with this brochure.

Our firm has never been the subject of bankruptcy proceedings.

Item 19 - Requirements for State-Registered Advisors

Information about our principal executive officers and management persons can be found in our Brochure Supplement (Part 2B of Form ADV).

Darlene Westberry – CPA/Shareholder

Darlene Westberry is a shareholder of Ponte Vedra Wealth. Darlene graduated summa cum laude from the University of North Florida where she earned her bachelor's degree in business administration with a major in accounting. She has worked in the private and public accounting field for over 15 years and income tax services for over 10 years.

Other Services

Ponte Vedra Wealth provides other services including, but not limited to, accounting and tax preparation services. Approximately 60% of our business focuses on these other services.

Material Disciplinary Disclosures for Management Persons of this Firm

Neither Ponte Vedra Wealth nor any of its seven employees have been found liable in legal or disciplinary events involving investment-related business or activity, fraud, false statements or omissions, theft, embezzlement, wrongful taking of property, bribery, forgery, counterfeiting, extortion, dishonest, unfair, or unethical practices.



Brochure Supplement

Form ADV Part 2B

Item 1 - Cover Page

Danny L. Worrell
CRD# 5229545

818 A1A N. Ste. 100, Ponte Vedra Beach, FL 32082

Phone: 904-280-0771

Fax: 904-280-0772

E-mail:

dan@pvwealthmanagers.com

Website:

www.pvwealthmanagers.com

November 4, 2025

This brochure supplement provides information about Dan Worrell that supplements the Ponte Vedra Wealth brochure. Clients should have received a copy of that brochure. If there are any questions about the contents of this brochure supplement, please contact us at 904-280-0771 or by e-mail at admin@pvwealthmanagers.com. The information in this brochure supplement has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority.

Additional information about Ponte Vedra Wealth is available on the SEC's website at www.adviserinfo.sec.gov.

DANNY L. WORRELL, CPA

Dan is a shareholder and co-founder of Ponte Vedra Wealth. Dan's background as a Certified Public Accountant and Investment Advisor Representative gives him the ability to view clients' financial situation from a unique perspective of portfolio management and knowledge of income taxes.

Dan is an avid tennis player and golfer. Dan and his wife, Natalia, enjoy walking along the beach on the weekends and travelling around Europe.

Educational Background & Business Experience:

- B.A., Accounting, University of North Florida, 1989
- CPA designation, State of Florida, 1994
- Shareholder, CPA, Ponte Vedra Wealth, September 1994 – Present
- Investment Adviser Representative, Ponte Vedra Wealth (RW Wealth), 1999 – Present
- Certificate in Blockchain and Digital AssetsSM, 2022

A CPA is a Certified Public Accountant. CPA candidates must pass the Uniform CPA Examination to qualify for a CPA certificate and license to practice public accounting. While the exam is the same regardless of where it is taken, every state/jurisdiction has its own set of education and experience requirements that individuals must meet. However, most states require at least a bachelor's degree and a concentration in accounting, and at least one year public accounting experience under the supervision of or verification by a CPA. Once the designation is attained, the CPA is required to meet continuing education requirements.

Disciplinary Information:

There has been no past disciplinary action nor is there any pending.

Other Business Activities: None

Additional Compensation: None

Supervision:

As the Chief Compliance Officer of Ponte Vedra Wealth, Danny Worrell supervises all duties and activities. Danny Worrell's contact information is on the cover page of this disclosure document. Danny Worrell adheres to applicable regulatory requirements, together with all policies and procedures outlined in Ponte Vedra Wealth's Code of Ethics and Policies and Procedures Manual.

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceeding: None

Bankruptcy Petition: None



Brochure Supplement

Form ADV Part 2B

Item 1 - Cover Page

Nora E. Wilson
CRD# 6094841

818 A1A N. Ste. 100, Ponte Vedra Beach, FL 32082

Phone: 904-280-0771

Fax: 904-280-0772

E-mail:

nora@pvwealthmanagers.com

Website:

www.pvwealthmanagers.com

November 4, 2025

This brochure supplement provides information about Nora Wilson that supplements the Ponte Vedra Wealth brochure. Clients should have received a copy of that brochure. If there are any questions about the contents of this brochure supplement, please contact us at 904-280-0771 or by e-mail at admin@pvwealthmanagers.com. The information in this brochure supplement has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority.

Additional information about Ponte Vedra Wealth is available on the SEC's website at www.adviserinfo.sec.gov.

NORA E. WILSON, CFA, CFP®

Nora is a CFA® charterholder, CERTIFIED FINANCIAL PLANNER™, and shareholder at Ponte Vedra Wealth. Nora has focused her career on taking a holistic approach to helping clients by providing financial planning, portfolio management, and income tax services.

When she isn't working with clients to create simple and effective financial strategies, Nora enjoys working in the garden with her husband, Joe, and their daughter, Lyla. She also enjoys paddleboarding, yoga, and fishing.

Educational Background & Business Experience:

- B.A., Psychology, University of North Florida, 2012
- CERTIFIED FINANCIAL PLANNER™, Ponte Vedra Wealth (RW Wealth), 2014 – Present
- Shareholder, Ponte Vedra Wealth, 2018 – Present
- CFA® charterholder, Ponte Vedra Wealth, 2022 - Present

The Chartered Financial Analyst® (“CFA®”) designation is a professional designation given by the CFA Institute that measures the competence and integrity of financial analysts. The CFA Program is a graduate-level self-study program that combines a broad-based curriculum of investment principles with professional conduct requirements. Candidates are required to pass three levels of examinations covering areas such as accounting, economics, ethics, money management and security analysis. Before a candidate is eligible to become a CFA® charterholder, he/she must meet minimum experience requirements in the area of investment/financial practice. Once the designation is attained, the CFA® charterholder is required to meet continuing education requirements.

The CFP® certification is granted by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). To attain the certification, the candidate must complete the required educational, examination, experience and ethics requirements set forth by CFP Board. A comprehensive examination tests the candidate's ability to apply financial planning knowledge to client situations. Qualifying work experience is also required in the area of the delivery of the personal financial planning process to clients, the direct support or supervision of others in the personal financial planning process, or teaching all, or any portion, of the personal financial planning process. Once the designation is attained, the CFP® professional is required to meet continuing education requirements.

Disciplinary Information:

There has been no past disciplinary action nor is there any pending.

Other Business Activities: None

Additional Compensation: None

Supervision:

Nora Wilson is supervised by Dan Worrell. Dan reviews Nora's work through frequent office interactions. He also reviews Nora's activities through our compliance system. Dan Worrell's contact information: 904-280-0771 dan@pvwealthmanagers.com.

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceeding: None

Bankruptcy Petition: None