

# Item 1: Cover Page

## E-Wealth Partners

12301 Whitewater Drive, Suite 40  
Minnetonka, Minnesota 55343

### **Form ADV Part 2A – Firm Brochure**

(952) 800-2121

March 4, 2025

This Brochure provides information about the qualifications and business practices of E-Wealth Partners, LLC “E-Wealth”. If you have any questions about the contents of this Brochure, please contact us at (952) 800-2121. 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.

E-Wealth Partners is registered as an Investment Adviser with the Securities Exchange Commission. The registration of an Investment Adviser does not imply any level of skill or training.

Additional information about E-Wealth is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov), which can be found using the firm’s identification number, 327053.

## Item 2: Material Changes

Since this is the first filing of the Form ADV Part 2A for E-Wealth filed on January 13, 2025, E-Wealth has implemented the following material changes:

- E-Wealth has updated its fee schedule for investment management services. Please see Item 5 for details.
- E-Wealth has its recommended custodians. Please see Item 12 for details.
- E-Wealth is now an SEC-registered firm.

### Future Changes

From time to time, we may amend this Disclosure Brochure to reflect changes in our business practices, changes in regulations, and routine annual updates as required by the securities regulators. Either this complete Disclosure Brochure or a Summary of Material Changes shall be provided to each Client annually and if a material change occurs in the business practices of E-Wealth Partners.

At any time, you may view the current Disclosure Brochure online at the SEC's Investment Adviser Public Disclosure website at <http://www.adviserinfo.sec.gov> by searching for our firm name or by our CRD number 327053.

You may also request a copy of this Disclosure Brochure at any time, by contacting us at (952) 800-2121.

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# Item 4: Advisory Business

## Description of Advisory Firm

E-Wealth Partners' registration as an Investment Adviser was accepted in the state of Minnesota on 10/2023, and is now registered with the Securities Exchange Commission. Brian Adamek is the majority owner of E-Wealth. As of January 1, 2025, E-Wealth reports \$112,860,700 in discretionary assets under management and no non-discretionary Assets Under Management.

## Types of Advisory Services

### Investment Management Services

We are in the business of managing individually tailored investment portfolios. Our firm provides continuous advice to a Client regarding the investment of Client funds based on the individual needs of the Client. Through personal discussions in which goals and objectives based on a Client's particular circumstances are established, we develop a Client's personal investment policy or an investment plan with an asset allocation target and create and manage a portfolio based on that policy and allocation targets. We will also review and discuss a Client's prior investment history, as well as family composition and background.

Account supervision is guided by the stated objectives of the Client (e.g., maximum capital appreciation, growth, income, or growth, and income), as well as tax considerations. Clients may impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors. Fees pertaining to this service are outlined in Item 5 of this brochure.

We use Pontera, a third party platform, to facilitate management of held away assets such as defined contribution plan participant accounts, with discretion. The platform allows us to avoid being considered to have custody of Client funds since we do not have direct access to Client log-in credentials to affect trades. We are not affiliated with the platform in any way and receive no compensation from them for using their platform. A link will be provided to the Client allowing them to connect an account(s) to the platform. Once Client account(s) is connected to the platform, Adviser will review the current account allocations. When deemed necessary, Adviser will rebalance the account considering client investment goals and risk tolerance, and any change in allocations will consider current economic and market trends. The goal is to implement a consistent investment approach to assets held away. Client account(s) will be reviewed at least quarterly and allocation changes will be made as deemed necessary.

### Ongoing Financial Planning

This service involves working one-on-one with a planner over an extended period of time. Clients work with a planner who will work with them to develop and implement their plan and manage investment portfolios according to the recommended asset allocation. The planner will monitor the plan, recommend any changes, and ensure the plan is up to date.

Upon desiring a comprehensive plan, a Client will be taken through establishing their goals and values around money. They will be required to provide information to help complete the following areas of analysis: net worth, cash flow, employee benefits, retirement planning, tax planning, investments, college planning, and estate planning. Once the Client's information is reviewed, their plan will be built and analyzed, and then the findings,

analysis and potential changes to their current situation will be reviewed with the Client. Clients subscribing to this service will receive a written or an electronic report, providing the Client with a detailed financial plan designed to achieve his or her stated financial goals and objectives. If a follow-up meeting is required, we will meet at the Client's convenience. The plan and the Client's financial situation and goals will be monitored throughout the year and follow-up phone calls and emails will be made to the Client to confirm that any agreed upon action steps have been carried out. On an annual basis, there will be a full review of this plan to ensure its accuracy and ongoing appropriateness. Any needed updates will be implemented at that time.

### **Hourly Financial Planning Services**

For Investment Management clients that would like to engage in services above and beyond the scope outlined above, E-Wealth may offer hourly financial planning services. Prior to the engagement, the scope and associated cost of the engagement will be defined by the client and E-Wealth and documented in the Hourly Financial Planning Contract. Any implementation of the recommendations made by the Firm during the course of rendering this service is entirely at the client's discretion.

### **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 restrictions, needs, and targets.

### **Wrap Fee Programs**

We do not participate in wrap fee programs.

## **Item 5: Fees and Compensation**

Please note, unless a Client has received the firm's Disclosure Brochure at least 48 hours prior to signing the investment advisory contract, the investment advisory contract may be terminated by the Client within five (5) business days of signing the contract without incurring any advisory fees. How we are paid depends on the type of advisory service we are performing. Please review the fee and compensation information below.

### **Investment Management Services**

The annual advisory fee is based on the market value of the assets under advisement and ranges up to 2%. The fee is negotiable, pro-rated, and paid in advance on a quarterly basis. The advisory fee is calculated each quarter by a flat or tiered percentage rate and is divided by 4. For example, we take the account value on the last day of each quarter and multiply that by your determined flat or tiered percentage. We then divide that number by 4 for that quarter's fee.

We calculate period-end account values after all dividends settle in the account, therefore, the account value used to calculate advisory fees may differ from that of the custodial account statement. Our billing invoice will indicate the total account value used to calculate the advisory fee. Advisory fees are directly debited from Client accounts, or the Client may choose to pay by check. Accounts initiated or terminated during a calendar quarter will be charged a pro-rated fee based on the amount of time remaining in the billing period. An account may be terminated with written notice at least 15 calendar days in advance. Upon termination of the account, any unearned fee will be refunded to the Client.

## **Ongoing Financial Planning**

Financial planning advisory fees are based on complexity and the amount of investment assets under advisement. Financial planning clients are subject to a minimum advisory fee of \$5,000 per year. Fees may be negotiable in certain cases.

The minimum fee considers both investment management fees and monthly fees. Monthly fees may range from \$0 to \$2,000 depending on the amount of investment assets under advisement. Monthly fees are paid in advance. Fees will not be paid more than 6 months in advance. Monthly fees may be paid by electronic funds transfer or check. This service may be terminated with 30 days' notice. Upon termination of any agreement, the fee will be prorated and any unearned fee will be refunded to the Client.

If a new Ongoing Financial Planning client does not find value within the first 12 months of the original contract, all advisory fees (investment management and monthly) will be refunded. Fees charged by third parties will not be refunded. "New clients" are defined as clients who have not worked with E-Wealth in the past three (3) years. Refunds will be made within 6 months of written notice from the client stating they did not receive value from services rendered.

## **Financial Planning Hourly Fee**

Hourly Financial Planning engagements are offered at an hourly rate between \$150 and \$500 per hour, depending on complexity. The fee may be negotiable in certain cases and is due at the completion of the engagement. In the event of early termination by the Client, any fees for the hours already worked will be due. Fees for this service may be paid by electronic funds transfer or check.

## **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.

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).

# **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, and corporations or other businesses, state or municipal government entities, other investment advisers, insurance companies.

We do not have a minimum account size requirement.

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

Our primary method of investment analysis is Modern Portfolio Theory.

### **Modern Portfolio Theory**

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.

### **Investment Management Strategy**

We primarily build portfolios that are composed 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 capture the returns of the desired asset classes are placed in the portfolio. The funds that are used to build these portfolios are typically mutual funds or exchange-traded funds.

This investment management strategy 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).

### **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

### **Criminal or Civil Actions**

E-Wealth and its management have not been involved in any criminal or civil action.

### **Administrative Enforcement Proceedings**

E-Wealth and its management have not been involved in administrative enforcement proceedings.

### **Self-Regulatory Organization Enforcement Proceedings**

E-Wealth and its management have not been involved in legal or disciplinary events that are material to a Client's or prospective Client's evaluation of E-Wealth or the integrity of its management.

## Item 10: Other Financial Industry Activities and Affiliations

E-Wealth has a relationship with a third-party insurance networking agencies that provide insurance and annuity education, comparisons, and solutions. These third-party insurance networking agencies have relationships with third party broker-dealers who facilitate variable annuities and insurance products. For an asset-based fee, E-Wealth may contract directly with third party broker-dealers to provide advisory consulting services to their clients. The services provided by E-Wealth under these third-party relationships are limited to a) serving as the client relationship manager, b) providing advice based on client relationship summaries, c) providing investment analysis based on disclosed client assets. E-Wealth does not receive nor share in commissions in these relationships. E-Wealth does not assume discretionary authority over any brokerage accounts. Through these same relationships, E-Wealth may recommend non-variable life an annuity products and receive compensation in the form of commissions or advisory fees directly from insurance carriers.

No E-Wealth employee is registered, or have an application pending to register, as a futures commission merchant, commodity pool operator or a commodity trading advisor.

Brian Adamek is licensed to sell insurance products and may engage in product sales with our Clients, for which they will receive additional compensation. Any commissions received through insurance sales do not offset advisory fees the Client may pay for advisory services under E-Wealth. While E-Wealth endeavors at all times to put the interest of our Clients first as part of our firm's fiduciary duty, you should be aware that the receipt of additional compensation itself creates a conflict of interest, and may affect their judgment when making recommendations.

## 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 accepts the obligation not only to comply with the mandates and requirements of all applicable laws and regulations but also to take responsibility to act in an ethical and professionally responsible manner in all professional services and activities.

### **Code of Ethics Description**

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

- Integrity - Associated persons shall offer and provide professional services with integrity.

- Objectivity - Associated persons shall be objective in providing professional services to Clients.
- Competence - Associated persons shall provide services to Clients competently and maintain the necessary knowledge and skill to continue to do so in those areas in which they are engaged.
- Fairness - Associated persons shall perform professional services in a manner that is fair and reasonable to Clients, principals, partners, and employers, and shall disclose conflict(s) of interest in providing such services.
- Confidentiality - Associated persons shall not disclose confidential Client information without the 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**

E-Wealth Partners does not have any affiliation with Broker-Dealers. 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.

#### **1. Research and Other Soft-Dollar Benefits**

We currently do not receive soft dollar benefits.

#### **2. Brokerage for Client Referrals**

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

### **3. Clients Directing Which Broker/Dealer/Custodian to Use**

We do recommend a specific custodian for Clients to use, however, Clients may custody 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 Clients money over using a lower-cost custodian.

#### **The Custodian and Brokers We Use (Charles Schwab)**

We may recommend that our Clients use Charles Schwab Institutional (“Charles Schwab”), a registered broker-dealer, member SIPC, as the qualified custodian. We are independently owned and operated and are not affiliated with Charles Schwab. Charles Schwab will hold your assets in a brokerage account and buy and sell securities when we and/or you instruct them to. While we may recommend that you use Charles Schwab as custodian/broker, you will decide whether to do so and will open your account with Charles Schwab by entering into an account agreement directly with them. We do not open the account for you, although we may assist you in doing so. If you do not wish to place your assets with Charles Schwab, then we cannot guarantee the most favorable execution on all trades.

#### **The Custodian and Brokers We Use (Altruist)**

E-Wealth offers investment advisory services through the custodial platform offered by Altruist Financial LLC (“Altruist”), an unaffiliated SEC- registered broker dealer and FINRA/SIPC member. Custody, clearing and execution services are provided by Altruist Financial LLC as a self-clearing broker-dealer. E-Wealth’s clients establish brokerage accounts through Altruist. E-Wealth maintains an institutional relationship with Altruist whereby Altruist provides certain benefits to E-Wealth, including a fully digital account opening process, a variety of available investments, and integration with software tools that can benefit E-Wealth and its clients. E-Wealth is not affiliated with Altruist. Altruist does not supervise E-Wealth, its agents, activities, or its regulatory compliance.

#### **The Custodian and Brokers We Use (American Funds)**

We may recommend that our Clients use Capital CLient Group Inc. dba American Funds Distributors (“American Funds”), a registered broker-dealer, member SIPC, as the qualified custodian. We are independently owned and operated and are not affiliated with American Funds. American Funds will hold your assets in a brokerage account and buy and sell securities when we and/or you instruct them to. While we may recommend that you use American Funds as custodian/broker, you will decide whether to do so and will open your account with American Funds by entering into an account agreement directly with them. We do not open the account for you, although we may assist you in doing so.

### **Aggregating (Block) Trading for Multiple Client Accounts**

We do not execute trades on an aggregate basis.

## Item 13: Review of Accounts

Client accounts with the Investment Management Service will be reviewed regularly on a quarterly basis by Brian Adamek, Owner and CCO. 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.

E-Wealth will provide written reports to Investment Advisory Clients on a quarterly basis. We urge Clients to compare these reports against the account statements they receive from their custodian.

## Item 14: Client Referrals and Other Compensation

We do not receive any economic benefit, directly or indirectly, from any third party for advice rendered to our Clients. Nor do we, directly or indirectly, compensate any person who is not advisory personnel for Client referrals.

## Item 15: Custody

E-Wealth does not accept custody of Client funds except in the instance of withdrawing Client fees.

For Client accounts in which E-Wealth directly debits their advisory fee:

- i. E-Wealth will send a copy of its invoice to the custodian at the same time that it sends the Client a copy.
- ii. The custodian will send at least quarterly statements to the Client showing all disbursements for the account, including the amount of the advisory fee.
- iii. The Client will provide written authorization to E-Wealth, permitting them to be paid directly for their accounts held by the custodian.

Clients should receive at least quarterly statements from the broker-dealer, bank or other qualified 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 account statements or reports that we may provide to you. Our statements or reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

## Item 16: Investment Discretion

For those Client accounts where we provide Investment 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.

## Item 17: Voting Client Securities

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

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

## Item 18: Financial Information

Registered Investment Advisers are required in this Item to provide you with certain financial information or disclosures about our financial condition. We have no financial commitment that impairs our ability to meet contractual and fiduciary commitments to Clients, and we have not been the subject of a bankruptcy proceedings.

E-Wealth does not require or solicit prepayment of more than \$1,200 in fees per client, six months or more in advance.

## E-Wealth Partners

12301 Whitewater Drive, Suite 40  
Minnetonka, Minnesota 55343

### **Form ADV Part 2A – Firm Brochure**

(952) 800-2121

March 4, 2025

### Form ADV Part 2B – Brochure Supplement

*For*

**Brian Adamek Individual CRD# 5667452**

Owner, and Chief Compliance Officer

This brochure supplement provides information about Brian Adamek that supplements the E-Wealth Partners (“E-Wealth”) brochure. A copy of that brochure precedes this supplement. Please contact Brian Adamek if the E-Wealth brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Brian Adamek is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) which can be found using the identification number 5667452.

# Item 2: Educational Background and Business Experience

## Brian Adamek

Born: 1983

### Educational Background

- 2006 – Bachelor of Arts- Management (Finance), Saint John's University

### Business Experience

- 2025 – Present, E-Wealth Partners, LLC, Owner/Financial Planner
- 2011 – 2025, SBI Financial Services, LLC dba E-Wealth Partners, Owner/Financial Planner
- 2013 – 2023, Cetera Advisor Networks LLC, Investment Adviser Representative
- 2011 – 2023, Advisornet Wealth Partners, Investment Adviser Representative

### Professional Designations, Licensing & Exams

**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 Private Wealth Advisor® (CPWA®):** is an advanced professional certification for advisors who serve high-net-worth clients. It's designed for seasoned professionals who seek the latest, most advanced knowledge and techniques to address the sophisticated needs of clients with a minimum net worth of \$5 million. Unlike credentials that focus specifically on investing or financial planning, the CPWA program takes a holistic and multidisciplinary approach.

Designees renew their designation every two years by completing 40 hours of continuing education and paying a renewal fee. In addition to reaffirming adherence to the Institute's Code of Professional Responsibility and Rules and Guidelines for Use of the Marks as well as disclosing any Federal or state regulatory actions or complaints.

**Certified Valuation Analyst, CVA:** This designation is offered by the National Association of Certified Valuators and Analysts (NACVA). Individuals qualified to earn the CVA are CPAs or individuals with business degrees that work in a variety of business settings, in the US and internationally. CVAs use established standards to estimate the economic value of businesses for purposes related to business purchases and sales as well as disputes related to divorce litigation, taxes, partners' ownership interests, contested estates, and other purposes. In order to maintain the designation an advisor must obtain 60 hours of Continuing Professional Education (CPE) in each three-year cycle in business valuation, litigation support, financial forensics, or related areas for which they will receive one point for each hour of CPE toward fulfilling the 60-point requirement. The 60-hour CPE requirement can be reduced if one attends one of NACVA's recommended courses. Actual hours of CPE taken and reported may not be less than 36 hours.

**The CExP:** designation is provided by the Business Enterprise Institute to candidates who complete 100 hours of self-paced study, 10 online course exams and 2 written exams. 30 hours of ongoing continuing education requirements must also be met every 2 years. A CExP is qualified to offer strategies to business owners who intend to sell or otherwise leave their businesses. The strategies can help the various legal, financial and organizational implications that business owners typically face when exiting their businesses.

## Item 3: Disciplinary Information

No management person at E-Wealth Partners has ever 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

Brian Adamek is licensed as an insurance agent. As such, Brian Adamek, in his separate capacity as either a registered representative and/or insurance agent, will be able to effect securities transactions and/or purchase insurance and insurance-related investment products (insurance) for your account, for which they will receive separate and customary compensation. While Brian Adamek endeavors at all times to put the interest of our Clients first as part of our firm's fiduciary duty, you should be aware that the receipt of additional compensation itself creates a conflict of interest, and may affect their judgment when making recommendations. This activity accounts for approximately 10 hours per month of their time.

## Item 5: Additional Compensation

Brian Adamek does not receive any economic benefit from any person, company, or organization, in exchange for providing Clients advisory services through E-Wealth.

## Item 6: Supervision

Brian Adamek, as Owner and Chief Compliance Officer of E-Wealth, is responsible for supervision. He may be contacted at the phone number on this brochure supplement.

## Item 7: Requirements for State Registered Advisers

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

**E-Wealth Partners**

12301 Whitewater Drive, Suite 40  
Minnetonka, Minnesota 55343

**Form ADV Part 2A – Firm Brochure**

(952) 800-2121

March 4, 2025

**Form ADV Part 2B – Brochure Supplement**

*For*

**Connor Lantz Individual CRD# 6349845**

**Investment Adviser Representative**

This brochure supplement provides information about Connor Lantz that supplements the E-Wealth Partners (“E-Wealth”) brochure. A copy of that brochure precedes this supplement. Please contact Connor Lantz if the E-Wealth brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Connor Lantz is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) which can be found using the identification number 5667452.

# Item 2: Educational Background and Business Experience

## **Connor Lantz**

Born: 1991

### **Educational Background**

- 2014 – Business/Finance, Saint John's University

### **Business Experience**

- 2025 – Present, E-Wealth Partners, LLC, Financial Planner/ Investment Adviser Representative
- 2022 – 2025, SBI Financial Services, LLC dba E-Wealth Partners, Financial Planner
- 2019 – 2022, SBI Financial Services, LLC dba E-Wealth Partners, Client Services
- 2022 – 2024, Advisornet Wealth Management, Investment Adviser Representative
- 2014 – 2019, RBC Capital Markets, LLC, Project Manager

### **Licensing & Exams**

Series 65 – Uniform Investment Adviser Law Exam

# Item 3: Disciplinary Information

Connor Lantz 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

Connor Lantz is licensed as an insurance agent. As such, Connor Lantz, in his separate capacity as either a registered representative and/or insurance agent, will be able to effect securities transactions and/or purchase insurance and insurance-related investment products (insurance) for your account, for which they will receive separate and customary compensation. While Connor Lantz endeavors at all times to put the interest of our Clients first as part of our firm's fiduciary duty, you should be aware that the receipt of additional compensation itself creates a conflict of interest, and may affect their judgment when making recommendations. This activity accounts for approximately 10 hours per month of their time.

# Item 5: Additional Compensation

Connor Lantz does not receive any economic benefit from any person, company, or organization, in exchange for providing Clients advisory services through E-Wealth.

## Item 6: Supervision

Brian Adamek, as Owner and Chief Compliance Officer of E-Wealth, is responsible for supervision. He may be contacted at the phone number on this brochure supplement.

## Item 7: Requirements for State Registered Advisers

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

## E-Wealth Partners

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Minnetonka, Minnesota 55343

### **Form ADV Part 2A – Firm Brochure**

(952) 800-2121

March 4, 2025

### Form ADV Part 2B – Brochure Supplement

*For*

**Dyanne Ross-Hanson Individual CRD# 1017504**

Investment Adviser Representative

This brochure supplement provides information about Dyanne Ross-Hanson that supplements the E-Wealth Partners (“E-Wealth”) brochure. A copy of that brochure precedes this supplement. Please contact Dyanne Ross-Hanson if the E-Wealth brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Dyanne Ross-Hanson is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) which can be found using the identification number 1017504.

# Item 2: Educational Background and Business Experience

## **Dyanne Ross-Hanson**

Born: 1956

### **Educational Background**

- 1979 – BS Business Administration, University of Minnesota
- 1976 – Concordia College

### **Business Experience**

- 2025 – Present, E-Wealth Partners, LLC, Investment Adviser Representative
- 2005 – Present, Exit Planning Strategies, LLC, Consultant
- 2016 – 2024, Kestra Advisory Services, LLC, Investment Adviser Representative
- 2009 – 2024, Exit Planning Strategies, Registered Representative
- 2006 – 2024, Kestra Investment Services, LLC, Registered Representative

### **Professional Designations, Licensing & Exams**

**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 the Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

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- 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.

**Chartered Financial Consultant (ChFC):** This designation is issued by The American College and is granted to individuals who have at least three years of full-time business experience within the five years preceding the awarding of the designation. The candidate is required to take seven mandatory courses which include the following disciplines: financial, insurance, retirement and estate planning; income taxation, investments and application of financial planning; as well as two elective courses involving the application of the aforementioned disciplines. Each course has a final proctored exam and once issued, the individual is required to submit 30 hours of continuing education every two years.

## Item 3: Disciplinary Information

Dyanne Ross-Hanson 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

Dyanne Ross-Hanson is currently employed as the Founder and President of Exit Planning Strategies, LLC providing exit planning consulting for business owners. Dyanne spends approximately 100 hours per month engaged in this business.

Dyanne Ross-Hanson is licensed as an insurance agent. As such, Dyanne Ross-Hanson, in her separate capacity as an insurance agent, will be able to purchase insurance and/or insurance-related investment products for your account, for which they will receive separate and customary compensation. While Dyanne Ross-Hanson endeavors at all times to put the interest of our Clients first as part of our firm's fiduciary duty, you should be aware that the receipt of additional compensation itself creates a conflict of interest, and may affect their judgment when making recommendations.



## Item 5: Additional Compensation

Dyanne Ross-Hanson does not receive any economic benefit from any person, company, or organization, in exchange for providing Clients advisory services through E-Wealth.

## Item 6: Supervision

Brian Adamek, as Owner and Chief Compliance Officer of E-Wealth, is responsible for supervision. He may be contacted at the phone number on this brochure supplement.

## Item 7: Requirements for State Registered Advisers

Dyanne Ross-Hanson has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.

## E-Wealth Partners

12301 Whitewater Drive, Suite 40  
Minnetonka, Minnesota 55343

### **Form ADV Part 2A – Firm Brochure**

(952) 800-2121

March 4, 2025

### Form ADV Part 2B – Brochure Supplement

*For*

**Jon Jandro Individual CRD# 6258996**

Investment Adviser Representative

This brochure supplement provides information about Jon Jandro that supplements the E-Wealth Partners (“E-Wealth”) brochure. A copy of that brochure precedes this supplement. Please contact Jon Jandro if the E-Wealth brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Jon Jandro is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) which can be found using the identification number 6258996.

# Item 2: Educational Background and Business Experience

## Jon Jandro

Born: 1990

### Educational Background

- 2013 – BS in Entrepreneurship, University of Saint Thomas

### Business Experience

- 2025 – Present, E-Wealth Partners, LLC, Investment Adviser Representative
- 2022 – Present, VRWA LLC dba Valley Ridge Wealth, Managing Member, Investment Adviser Representative
- 2017 – 2022, LPL Financial, LLC, Registered Representative
- 2017 – 2020, Great Valley Advisor Group, Inc., Investment Adviser Representative

### Professional Designations, Licensing & Exams

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## Item 3: Disciplinary Information

Jon Jandro 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

Jon Jandro is currently employed as the Owner and Investment Adviser Representative of VRWA LLC dba Valley Ridge Wealth, a registered investment adviser in the state of Minnesota. Jon spends approximately 160 hours per month engaged in this business.

Jon Jandro is licensed as an insurance agent. As such, Jon Jandro, in his separate capacity as an insurance agent, will be able to purchase insurance and/or insurance-related investment products for your account, for which they will receive separate and customary compensation. While Jon Jandro endeavors at all times to put the interest of our Clients first as part of our firm's fiduciary duty, you should be aware that the receipt of additional compensation itself creates a conflict of interest, and may affect their judgment when making recommendations.

## Item 5: Additional Compensation

Jon Jandro does not receive any economic benefit from any person, company, or organization, in exchange for providing Clients advisory services through E-Wealth.

## Item 6: Supervision

Brian Adamek, as Owner and Chief Compliance Officer of E-Wealth, is responsible for supervision. He may be contacted at the phone number on this brochure supplement.

# Item 7: Requirements for State Registered Advisers

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