

Form ADV Part 2A
Item 1: Cover Page

Redemptive Wealth Management, LLC

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Form ADV Part 2A – Firm Brochure

March 2025

The contents of this Brochure provide information regarding the business practices and qualifications of Redemptive Wealth Management, LLC (hereinafter referred to as “RWM”). The contents in this Brochure have not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. Should you have any questions about the information provided in this Brochure, please contact us by emailing: [**cjeske@redemptivewealth.com**](mailto:cjeske@redemptivewealth.com)

RWM is registered with the State of Texas as an Investment Adviser. Registration of an Investment Adviser does not imply any level of skill or training. If additional information about RWM is needed, this can be found using the firm’s identification number, CRD #328751.

Item 2: Material Changes

This is the initial submission of RWM's Brochure, filed February of 2024.

Future Changes

Periodically, we update the disclosures in this Brochure to reflect changes in our business practices, regulatory requirements, and routine annual updates mandated by securities regulators. Each year, we provide either this complete Disclosure Brochure or a Summary of Material Changes to every client. Should there be a material change in the business practices of RWM (Redemptive Wealth Management LLC), we will promptly notify all affected clients.

You can access the current Disclosure Brochure online at the SEC's Investment Adviser Public Disclosure website by searching for our firm name or our CRD #328751. Additionally, you may request a copy of this Disclosure Brochure at any time by contacting us via email at: **cjeske@redemptivewealth.com**

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Item 4: Advisory Business

Advisory Firm Description

RWM is registered as an Investment Adviser with the State of Texas. RWM has been in business as an Investment Adviser since February of 2024. Crystal Jeske is the sole shareholder of RWM, which is a recently formed entity, and therefore does not currently have assets under management, discretionary or non-discretionary, to abide fully by the rules and guidelines of the State of Texas, the SEC, and FINRA. Assets under management will be updated annually in this Brochure.

Types of Advisory Services

Redemptive Wealth Management LLC ("RWM") provides a wide range of advisory services, including:

- **Comprehensive Financial Planning and Investment Advisory Services:** We offer holistic financial planning tailored to individual needs, which may include retirement planning, tax planning, and portfolio management.
- **Portfolio Management for Pooled Investment Vehicles:** We offer portfolio management services to pooled investment vehicles, including private funds and institutional accounts, ensuring these portfolios align with their stated objectives.
- **Portfolio Management for Businesses:** RWM provides portfolio management services for business clients, helping them manage their corporate assets in line with their financial goals and risk tolerances.
- **Selection of Other Advisers:** RWM may recommend or select other investment advisers for clients when appropriate, based on client needs and objectives. We conduct thorough due diligence when recommending other advisers.
- **Educational Seminars and Workshops:** RWM offers educational seminars and workshops on a variety of financial topics, including financial literacy, investment strategies, and retirement planning. These seminars are designed to help clients understand their financial options and make informed decisions.

RWM customizes all services to meet the unique needs of our clients. Clients may impose restrictions on specific investments or industries based on their preferences and risk tolerance.

For ongoing financial planning services, we confirm the following: an initial financial plan is provided, the time to complete the initial plan depends on the complexity but typically takes 2–6 weeks, no additional fees are collected beyond the ongoing planning fee unless otherwise agreed upon for additional services. Once the initial plan is delivered, we continue to monitor and update the plan annually or as needed. We recommend ongoing services based on the client's need for continuous planning, and fees are structured to reflect the depth of these services. We recommend project-based services if there are not expected to be ongoing changes in life circumstances/factors and assets are not under management. However, we do give clients the option, if a client does not provide the necessary information, services may be paused, and fees adjusted accordingly. If no substantive changes are needed, we may not create a new financial plan annually unless requested by the client.

Comprehensive Financial Planning & Investment Advisory Services

At RWM, our standard service offering encompasses both Comprehensive Financial Planning and Investment Advisory services. Comprehensive Financial Planning involves personalized guidance from a dedicated planner over an extended duration. Through a fixed quarterly fee structure, clients collaborate with an advisor to develop and execute their financial plan. Our planners continuously monitor the plan's progress, recommend adjustments as needed, and ensure its ongoing relevance to each client's unique circumstances.

Financial planning at RWM entails a thorough assessment of a client's present and future financial position, leveraging known variables to forecast cash flows, asset values, and withdrawal strategies. The cornerstone of financial planning lies in its holistic approach, wherein all aspects of a client's financial and life situation are carefully considered throughout the planning process.

Upon opting for a comprehensive plan, we help clients to better define and understand their financial goals and values. They provide essential information to facilitate analysis across various domains, including net worth, cash flow, insurance, credit scores/reports, employee benefits, retirement planning, investments, college planning, additional business activities, and estate planning. Following a comprehensive review of the client's information, a tailored plan is formulated, analyzed, and presented to the client, along with recommended adjustments to enhance their financial outlook.

Clients enrolled in this service receive a detailed financial plan, either in written or electronic format, created to help them realize their stated financial objectives. We accommodate follow-up meetings at the client's convenience, ensuring ongoing support and alignment with their financial goals. Throughout the year, we maintain regular communication with clients via phone calls and emails to ensure that agreed-upon action steps are executed.

Additionally, we specialize in managing customized investment portfolios through our Investment Advisory Service. Our firm provides continuous guidance on investing client funds, tailoring our advice to each client's individual needs and circumstances. Through in-depth discussions, we establish investment goals and objectives based on the client's unique situation, develop a

personalized investment policy, or plan with specific asset allocation targets, and manage the portfolio accordingly. We may also review a client's prior investment history, family composition, and background to ensure a comprehensive understanding of their financial landscape.

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 6 of this brochure.

Types of Financial Planning and Advisory Services

At RWM, we provide services covering various topics essential to financial well-being, including retirement planning, risk management, college savings, cash flow management, debt management, work benefits, and estate and incapacity planning. Our services are tailored to address specific areas of concern identified by the client and advisor collaboratively. These areas may include, but are not limited to, the following:

Business Planning: We offer consulting services for clients involved in operating their own business, contemplating starting a new venture, or planning for a business exit. Through this engagement, we assess the client's current business situation, identify objectives, and develop a strategic plan to achieve their goals.

Cash Flow and Debt Management: Our team conducts a comprehensive review of income and expenses to determine surplus or deficit. We provide advice on prioritizing the allocation of surplus funds or strategies to manage expenses if they exceed income. Additionally, we offer recommendations on debt repayment strategies, considering factors such as interest rates and tax implications. We may also suggest appropriate cash reserve levels for emergencies and financial goals, along with strategies to achieve desired savings targets.

Educational Savings: We assist clients in projecting the amount needed to fund college or post-secondary education goals and provide advice on savings strategies to reach those targets. We also offer guidance on financial aid eligibility and contributions to grandchildren, if applicable.

Estate Planning: Our services include analyzing estate tax exposure and reviewing existing estate plans, including wills, powers of attorney, and trusts. We provide recommendations on minimizing future estate taxes through appropriate estate planning strategies, such as trust utilization. We strongly advise clients to consult with qualified attorneys for initiating, updating, or completing estate planning activities and may provide referrals to specialized estate planning attorneys if needed. From time-to-time, we will participate in meetings or phone calls between you and your attorney with your approval or request.

Financial Goal Setting: At RWM, we guide our clients in identifying and setting clear financial objectives. Together, we'll outline what you aim to achieve, the resources required to attain those goals, the projected timeline, and the budget necessary for success.

Insurance: Our team conducts a thorough review of existing insurance policies to ensure adequate coverage across various areas, including life, health, disability, long-term care, liability, home, and automobile.

Investment Analysis: We offer personalized investment analysis services, which may involve crafting an asset allocation strategy tailored to your financial objectives and risk tolerance. Additionally, we provide guidance on investment vehicles and strategies, review employee stock options, and assist in establishing individual investment accounts with selected broker/dealers or custodians. Further details regarding our recommended strategies and investment types can be found in Item 8 of this brochure.

Impact Investing / Socially Responsible Investing (SRI) Optimization: When it is of interest to the client, we help to evaluate investment opportunities that not only include optimal, strategic returns and risk management, but also align with their unique values and goals for positive impact.

Retirement Planning: RWM's retirement planning services focus on assessing the likelihood of achieving financial independence. For situations where projections indicate a shortfall, we offer recommendations to potentially adjust variables such as retirement age, savings rate, spending habits, or investment risk. For clients nearing or in retirement, we provide advice on distribution strategies to ensure sustainable income throughout retirement.

Risk Management: Our risk management review involves analyzing exposure to significant financial risks, including premature death, disability, property and casualty losses, and long-term care needs. We offer recommendations to mitigate these risks and weigh the costs and benefits of insurance coverage versus self-insurance.

Tax Planning Strategies: We offer tax planning advice aimed at minimizing current and future tax liabilities as part of your overall financial plan. This may include recommendations on tax-efficient account types or specific investments. We strongly

advise consulting with a qualified tax professional before implementing any tax planning strategy. If desired, we can provide referrals to accountants or attorneys specializing in this area and participate in meetings or calls with your tax professional upon your approval.

Charitable Giving Optimization: When appropriate and of interest to the client, we help clients clarify and optimize their charitable giving goals and strategies, including the assessment of tax-saving opportunities. We assist in the execution and timing of charitable giving to the client's desired entity/entities.

When providing investment advice concerning your retirement plan account or individual retirement account, we act as fiduciaries under Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable. These laws govern retirement accounts, requiring us to prioritize your best interests over our own potential conflicts of interest. Under the provisions of this fiduciary duty, we commit to:

- Providing prudent investment recommendations, adhering to a professional standard of care.
- Offering loyal advice by always placing your financial interests ahead of ours.
- Transparently disclosing any conflicts of interest, fees, or investments.
- Implementing policies and procedures to ensure that all advice given is in your best interest.
- Charging reasonable fees for our services.
- Furnishing basic information regarding any conflicts of interest.

Client-Tailored Services and Imposed Restrictions

While we offer the same range of services to all clients, the specifics of financial plans and their execution depend on each client's unique Investment Policy Statement. This document outlines individual financial situations, including income, tax levels, and risk tolerance, guiding the creation of a personalized plan to select portfolios that align with each client's restrictions, needs, and goals. Clients have the flexibility to specify reasonable limitations on discretionary authority concerning individual securities and/or sectors traded within their account by indicating these preferences in the executed advisory agreement.

Wrap Fee Programs

RWM does not participate in wrap fee programs.

Item 5: Types of Clients

We provide the specified various services to individuals, high net-worth individuals, and variously structured businesses ranging from small to medium sizes.

Item 6: Fees and Compensation

Unless a client has received RWM's disclosure brochure at least 48 hours prior to signing the investment advisory contract, the client has the right to terminate the contract within five (5) business days of signing without incurring any advisory fees. The method of payment is contingent upon the type of advisory service provided. Please review the fee and compensation details below.

Clients of Redemptive Wealth Management LLC can incur charges in the following ways:

Currently, we only charge fees based on a percentage of the total assets under management. Please refer to the chart to follow in this section for a detailed explanation of fees.

Separate from our financial advisory activities, RWM also provides commercial business consulting activities based on fixed or hourly fees.

RWM does not receive commissions or [UPDATED] RWM does not receive performance-based fees., as we are not registered as a dealer in Texas. Clients may request a detailed breakdown of fees and services upon entering an advisory agreement.

Combined Comprehensive Financial Planning and Investment Advisory Services:

Advisory fees payable to RWM range from 0.50% to 2.00% annually, calculated based on the net asset value of securities under management in the account. RWM reserves the right to negotiate fees on a client-by-client basis, accounting for various factors

such as client complexity, assets under management, anticipated future additions to assets, related accounts, portfolio style, account composition, client service and reporting, among other considerations. The specific annual fee schedule will be outlined in the contract between RWM and the client. Advisory fees are subject to negotiation. As a general practice, the following fees apply accordingly:

Assets Under Management (AUM)	Quarterly	Annualized
\$0 - \$999,999	0.375%	1.5%
\$1,000,000 - \$4,999,999	0.3125%	1.25%
\$5,000,000 - \$9,999,999	0.25%	1.0%
\$10,000,000+	0.1875%	0.75%

The annual fees are prorated and paid in arrears on a quarterly basis. The tiered advisory fee calculated by assessing the percentage rates using the predefined levels of assets and applying the fee to the account value as of the last day of the previous quarter. No increase in the annual fee shall be effective without agreement from the client by signing a new agreement or amendment to their current advisory agreement. 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 prorated fee based on the amount of time remaining in the billing period. An account may be terminated with written notice at least 30 calendar days in advance. Since fees are paid in arrears, no rebate will be needed upon termination of the account. Any earned but unpaid fees will be due upon termination.

Please be advised that our firm reserves the right to charge various flat or percentage-based fees for services or projects requested by the client. Clients will be informed of any applicable fees and fee structures and written consent will be obtained prior to the commencement of the project. RWM may require a retainer, down payment, or upfront payment in full, at the sole discretion of RWM. These projects may include but are not limited to personalized financial plans, business planning, cash flow planning and debt management, estate planning, tax planning, and other advisory services. The specific fee structure for each project will be determined based on factors such as the scope of work, complexity, time commitment, and resources required to fulfill the client's needs. It is important to note that fees may vary and are subject to change at the discretion of our firm. For further details regarding fee arrangements and pricing, please consult with your financial advisor or contact our office directly.

If clients would prefer to hire RWM for projects or hourly services rather than the standard services based on assets under management (AUM) fees, we are happy to accommodate. The following schedule of fees for additional services may apply:

Additional Services Fee Schedule

<u>Service Type</u>	<u>Fee Structure</u>	<u>Explanation</u>
Comprehensive Financial Planning	\$3,000 - \$10,000 flat fee	Based on the scope of planning, complexity of the client’s financial situation, and duration of the engagement.
Business Planning	\$250/hour or \$5,000 - \$15,000 per project	Hourly or project-based depending on the depth of analysis required for business growth, succession, or new ventures.
Cash Flow & Debt Management	\$150/hour or \$1,000 - \$5,000 per project	Based on a comprehensive review of cash flow, debt strategies, and recommendations to improve financial health.
Educational Savings Planning	\$1,500 - \$3,500 flat fee	Depending on the complexity of educational goals, funding needs, and strategies for college savings.
Estate Planning Consultation	\$250/hour or \$3,000 - \$8,000 per project	Based on estate tax exposure, legal documentation review, and estate tax reduction strategies.
Tax Planning Strategies	\$200/hour or \$2,000 - \$6,000 per project	Complex tax strategies designed to optimize tax efficiency across multiple financial areas.
Retirement Planning	\$150/hour or \$2,500 - \$7,500 per project	Depending on the complexity of retirement goals, distribution strategies, and financial independence forecasting.
Charitable Giving Optimization	\$150/hour or \$1,500 - \$5,000 per project	Based on the client’s giving goals and strategies for tax-efficient charitable contributions.

Fee Determination

Our fees for additional services are determined based on the following factors:

1. **Hourly Work:** In cases where the work required is variable and ongoing, such as financial planning advice or business consulting, we charge an hourly rate. This ensures that you only pay for the time required to address your specific financial needs.
2. **Complexity of Projects:** More complex services, such as estate planning, tax strategies, or comprehensive business planning, may require more resources and expertise. For these projects, we may offer a fixed fee, depending on the scope and intricacy of the service requested. Each client's needs are unique, and we tailor our approach to ensure fair and transparent pricing based on the time, resources, and professional expertise required.

Additional Considerations

Please note that the specific fee structure for each project will be agreed upon in advance of any work starting. This allows us to provide clarity on costs and align our services with your financial objectives.

Item 7: Performance-Based Fees & Side-By-Side Management

RWM does not accept [UPDATED] RWM does not receive performance-based fees. or supervise an individual who accepts such fees. RWM does not engage in side-by-side management. All fees on assets under management are standardized, as detailed in Item 6.

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

RWM's primary methods of analysis are Fundamental Analysis, Economic Analysis, Risk Analysis, and Portfolio Analysis, utilized appropriately based on the needs and goals of each client. Please note, investing in securities involves risk of loss which clients should be prepared to bear, and each method of analysis involves unique risks, as described below:

Methods of Analysis

Fundamental Analysis

We sometimes evaluate a company's financial statements to assess its intrinsic value in relation to current market value. Some risks factors involve subjective interpretation, impact from unexpected economic, social, or political events, and the fact that accuracy is dependent upon the reliability the financial data provided.

Economic Analysis

We evaluate macroeconomic factors such as interest rates, inflation, GDP growth, and geopolitical events to assess their impact on the market, the client's investments and/or potential investments, and the consequential risk exposure that this might bear. Some risks can include inherent uncertainty of future events, regardless of past trends, inaccurate economic forecasts or data, policy changes and other unexpected events, complexities in global economic events and relations, subjective interpretation, etc.

Risk Analysis

To responsibly serve our clients, we assess the potential risks associated with an investment, including market risk, credit risk, liquidity risk, operational risk, etc. RWM utilizes this data to determine the risk-return tradeoff of various investment options to help clients manage their overall risk exposure. Risks of this method of analysis include failure to capture all relevant risk factors, imperfect strategies, subjective interpretation, uncertainty of future events, etc. Additionally, to mitigate certain risks, new risks or constraints may be inadvertently introduced.

Portfolio Analysis

RWM considers the composition and performance of a client's investment portfolio to optimize risk-reward balance. Factors include asset allocation, diversification, and performance attribution, which is aligned with the goals and risk tolerance of the client. Risk factors for this method of analysis include diluted potential returns from over-diversifying or improper diversification, performance drivers may be subjective or inaccurate, resulting in misinterpretation, and assumptions made in creating risk and return models may be inaccurately produced or interpreted.

All investment activities carry the unavoidable risk of loss that must be tolerated and managed. Projected future performance from any advisor are hypothetical, as past performance is not indicative of future performance. We strive to give our clients a clear, healthy understanding of this risk and how this translates into their financial goals and plan.

Investment Management Strategies

We focus mostly on passive investment management strategies, which consists of constructing portfolios using various asset classes. These are strategically weighted to achieve the desired balance between diversification, risk, and return. We minimize trading costs and risks of active management, attributing this heavily to academic research which indicates that many active managers fail to consistently outperform the market. Some of the benefits of this structure include:

Cost-Effectiveness

There are typically lower costs associated with passive management, due to minimal trading activities and low-cost exchange-traded funds (ETFs) and index funds.

Diversification

When appropriate for the client and their goals, this approach can offer a wide variety of asset classes and market exposure. This can help mitigate risks more closely connected with certain securities or sectors, which may reduce overall volatility for the portfolio.

Transparency/Simplicity

Our goal is to provide clients with a basis of understanding in their investments. Passive investment vehicles such as index funds and ETFs can be a simple vehicle for our clients to understand, having visibility into underlying asset classes and allocations. We find that this invites transparency and trust in the process as we work together to meet the client's needs.

Tax-Efficiency

With less regular trading activity, clients may realize lower portfolio turnover, which may result in reduced capital gains distributions and tax liabilities for clients. By minimizing unnecessary trading activity, RWM can help preserve more of our clients' after-tax investment returns.

Some of the risks of passive investment strategies are:

Market Risk

All investments inherently come with the risk of fluctuations in market price and the potential for losses during economic downturns. Diversification strategies do not eliminate this risk.

Underperformance Risk

While passive strategies seek to perform at the benchmark index rate, underperformance may occur due to unexpected fund expenses, market inefficiencies, tracking errors, etc. With risk mitigation that comes through diversification and the selection of diversified investment vehicles, returns many times respond in a correlated manner. While this is not guaranteed, underperformance is a risk that investors bear when selecting passive strategies.

Limited Flexibility

Passive investment strategies adhere to predetermined asset allocation and investment guidelines based on the composition of the underlying index or asset classes. This limited flexibility may restrict RWM's ability to make tactical adjustments in response to changing market conditions or emerging investment opportunities.

Concentration Risk

Some passive investment strategies may result in overexposure to certain sectors or asset classes within the portfolio, particularly if the underlying index is heavily weighted towards specific stocks or industries. This concentration risk can increase portfolio volatility and amplify losses during market downturns. RWM seeks to appropriately mitigate this with proper and relevant diversification strategies.

[UPDATED] RWM does not currently recommend or facilitate discussions related to Alternative Investments unless they are fully registered securities options. Risk

An elevated risk may come with alternative investments, and these opportunities should only be considered by sophisticated, accredited investors only. RWM acknowledges that some clients may fit this profile and carry the appropriate risk tolerance to

desire guidance in these areas. Ultimately, each investor/client assumes the risk of investments losing all value. While RWM can provide market advice, investors considering alternatives must do their own due diligence due to the lack of quality market information available and various unique factors that might impact performance.

We do not have a specific suite of alternative investments that we recommend to our clients, but if there are standing relationships with any of the partners of these types of funds, relationships will be disclosed to clients prior to allocation. RWM determines appropriate investments for our clients based on their individual risk profiles and financial goals. What is appropriate for one client may or may not be for another, and these decisions are made with the highest integrity and frequent communication with our clients to ensure an adequate understanding of the risk involved. There may be cases where the same alternative investment vehicle is appropriate for multiple clients of RWM.

There is no additional compensation for an RWM Investment Adviser Representative for allocating capital into any alternative investments. Standard fees apply for our clients, as outlined in Item 6 of this brochure. Any investment recommendation made by RWM comes with appropriate due diligence required to adequately explain the risks of such investment and meet fiduciary duties to the client. If a client desires to allocate funds into an alternative without or against the recommendation of RWM, it is at their own risk and their own due diligence is the responsibility of the client.

Item 9: Disciplinary Information

Redemptive Wealth Management has not been involved in nor the subject of any criminal or civil actions, administrative enforcement proceedings, self-regulatory organization enforcement proceedings, or any other legal or disciplinary activity.

Item 10: Other Financial Industry Activities and Affiliations

Redemptive Wealth Management, nor any of its representatives, are broker-dealers or representatives of such. Neither are any persons registered or pending registration as futures commission merchant, commodity pool operator, a commodity trading advisor, or an associated person of the foregoing entities. There are no relationships or arrangements that create a material conflict of interest to our clients. Any personal relationships (spouses) have been disclosed elsewhere in this brochure, and do not translate into business activities.

Redemptive Wealth Management LLC ("RWM") is not registered, and none of its management personnel are registered, as a broker-dealer, futures commission merchant, commodity pool operator, commodity trading advisor, or associated with any other financial services entities. However, the spouse of Crystal Jeske, Managing Partner, has affiliations with Redemptive Capital LLC and Jeske Investment Group LLC and has received business consulting services from Crystal Jeske. Crystal Jeske is also the founder of a faith-based 501(c)3 nonprofit, Mommy On Mission, Inc., which has no affiliation or overlapping industry activities. These affiliations do not create any material conflicts of interest, and all related activities are disclosed in this document.

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

Code of Ethics Summary

RWM has adopted a Code of Ethics, which outlines our fiduciary duties and the ethical obligations owed to clients. The Code of Ethics requires all employees to adhere to high standards of professional conduct, including protecting client confidentiality and avoiding conflicts of interest.

RWM or its employees may invest in the same securities as clients or in related securities such as options or derivatives. To manage potential conflicts of interest, all personal securities transactions must be pre-approved by our Chief Compliance Officer, and we monitor employee trading to ensure it does not negatively impact clients.

At Redemptive Wealth Management (RWM), we are committed to upholding the highest standards of ethics, integrity, and professionalism in all aspects of our business operations. Our Code of Ethics serves as a guiding framework for our conduct and interactions with clients, colleagues, and the broader community. The following is not intended to address all possible values, and our principles of conduct expand beyond the listed attribute. As stewards of our clients' financial well-being, we pledge to adhere to the following principles:

1. Integrity: We will conduct ourselves with honesty, transparency, and sincerity in all our dealings. We will always strive to maintain the highest ethical standards and act in the best interests of our clients.

2. Confidentiality: We recognize the importance of safeguarding our clients' confidential information. We will handle all client information with the utmost care and discretion, prioritizing confidentiality and privacy always.

3. Professionalism: We are dedicated to maintaining a professional demeanor in our interactions with clients, colleagues, and industry stakeholders. We will treat all individuals with respect, courtesy, and fairness, fostering an environment of trust and mutual respect.

4. Compliance: We are committed to complying with all applicable laws, regulations, and industry standards governing our business activities. We will stay informed about regulatory requirements and ensure that our practices are in full compliance with legal and regulatory obligations.

5. Impartiality: We recognize the importance of identifying and managing conflicts of interest to ensure that our clients' interests remain paramount. We will disclose any potential conflicts of interest to clients and take appropriate measures to mitigate or avoid conflicts whenever possible.

6. Professional Development/Competence: We are dedicated to continuous learning and professional development to enhance our knowledge, skills, and expertise. We will stay abreast of industry trends, best practices, and emerging developments to better serve our clients and contribute to the success of our firm.

By adhering to these principles, we demonstrate our unwavering commitment to ethical conduct, integrity, and excellence in serving our clients' financial needs and aspirations. A copy of the RWM Code of Ethics is available upon request.

The Code of Ethics presented herein is intended solely as a guiding framework for ethical conduct and does not constitute legal advice or create any contractual obligations between Redemptive Wealth Management (RWM) and any third party. While every effort has been made to ensure the accuracy and completeness of the information provided, RWM makes no representations or warranties of any kind, express or implied, regarding the content or applicability of this Code of Ethics. RWM shall not be liable for any damages, losses, or expenses arising from the use or reliance upon the information contained in this Code of Ethics. Users are encouraged to seek independent legal counsel or professional advice regarding their specific circumstances and obligations.

By accessing or using this Code of Ethics, users acknowledge and agree to indemnify and hold harmless RWM, its officers, directors, employees, and agents from any claims, liabilities, damages, or expenses, including attorney's fees, arising from or related to their use or interpretation of the information provided herein.

This Code of Ethics may be subject to change or update without prior notice, and users are advised to review the latest version regularly for any revisions or amendments.

Conflicts of Interest

RWM investment advisers or related persons who recommend securities to clients, or buy or sell for client accounts, do not recommend specific securities if the adviser or related persons have a material financial interest.

To provide a comprehensive service to our clients, Redemptive Wealth Management (RWM) maintains a professional relationship with various private equity/private placement companies (specifically Redemptive Group, LLC and [UPDATED] No professional relationship exists with Charles Dombek & Co.) for those clients seeking alternative investment opportunities. While RWM and Redemptive Group are legally unrelated entities, we acknowledge the potential for perceived conflicts of interest due to company naming and existing relationships. Clarity around these relationships, as well as any fees paid, shall be disclosed to each client prior to any private placement recommendation.

When evaluating investment options, clients may choose to explore alternative investment opportunities offered by Redemptive Group or other firms. However, it is crucial for clients to understand that any decision to engage in alternative investments is entirely at their discretion and carries inherent risks. While RWM can provide general guidance on the potential role of alternative investments within a diversified portfolio, we do not offer recommendations or advice on specific alternative investment opportunities provided by Redemptive Group, LLC. This is our standard policy in place to mitigate any potential conflicts of interest and ensure that our recommendations remain in the best interests of our clients. Redemptive Group, LLC works with accredited investors. Any client interested in their services are encouraged to conduct their own due diligence, seek independent advice, and carefully assess the risks associated with any alternative investment opportunity before entering into any agreement with Redemptive Group, LLC. RWM may facilitate discussions with Redemptive Group or other alternative investment providers upon request, but the ultimate responsibility for any investment decisions rests solely with the client.

It is our commitment to transparency and client-centered service to ensure that clients have access to all relevant information and resources to make informed investment decisions aligned with their financial goals and risk tolerance.

Our firm and its associated individuals may conduct transactions involving securities that may overlap with or differ from those suggested to our clients, potentially leading to conflicts of interest. In response, RWM may require limitations or prohibitions on associates' transactions in certain reportable securities. Exceptions to these policies require prior approval from the firm's principal. Moreover, we faithfully uphold regulatory requirements by maintaining thorough records of personal securities transactions. While we endeavor to navigate conflicts diligently, clients should be aware of potential misalignments between our interests and theirs. We encourage clients to engage in open dialogue with their financial advisor. RWM remains committed to operating with transparency and integrity and prioritizing our clients' best interests.

RWM or related persons may invest in the same securities that it recommends to clients or in related securities, such as options or other derivatives, and must describe the practice and discuss the conflicts involved. We address those conflicts in with transparency of the securities, amounts, timelines, and drivers of these investments. We also communicate in all literature that past performance is not indicative of future performance, and that appropriate and strategic investment allocation is unique to each individual due to varying factors such as risk tolerance, financial goals, liquidity needs, etc. In addition, an investment adviser that trades in the recommended securities at or around the same time as the client must describe the practice and discuss the conflicts presented by that practice and how the adviser addresses them.

Item 12: Brokerage Practices

In the consideration of broker-dealers for client transactions, RWM considers the good standing and reputation of the firm, size in both assets managed and support staff, and any other factor that we deem necessary to ensure proper due diligence in the protection of our clients. In consideration of the reasonableness of compensation for broker-dealers, we evaluate the market and the entirety of services provided. Our goal is to provide our clients with the highest level of quality service for the most reasonable cost to maximize their returns on investments. Currently RWM does not engage in soft dollar practice. Should there be any appropriately executed compensation for client referrals (using client brokerage to compensate brokers for client referrals), directed brokerage (asking or permitting clients to send trades to a specific broker for execution), or trade aggregation (bundling trades to obtain volume discounts on execution costs), RWM will conduct according to FINRA and SEC regulation and properly disclose the relationship/transaction agreement with our clients. Should a conflict of interest or the appearance of a conflict of interest exist, RWM will disclose to clients the details of such and proceed only at the will of the client and in accordance with the rules and regulations as mandated by U.S. financial governing authorities.

Redemptive Wealth Management exists to redeem the financial space. In a world where many financial advisers fall short, under serving their clients often with questionable motives, we aim to holistically engineer our client's financial life and nurture within them a healthy relationship with their capital. We believe that money is both a tool and a calling, and how we steward it is a big deal. We seek to help our clients manage the assets they have been entrusted with in the most excellent manner possible.

RWM may recommend broker-dealers for client transactions based on factors such as the quality of services, execution capability, and fees. We do not receive any compensation or soft-dollar benefits from broker-dealers for client referrals. RWM does not require or request clients to use a particular broker.

For clients who grant us discretionary authority, RWM has the ability to select the broker-dealer to execute transactions. Non-discretionary clients must approve each trade, including the broker-dealer used for execution. We do not aggregate trades across client accounts unless the combination of orders would result in better execution.

Item 13: Review of Accounts

RWM regularly reviews client accounts to ensure that they remain aligned with client goals and risk tolerance. Accounts are reviewed on at least a quarterly basis by Crystal Jeske, Managing Partner and Chief Compliance Officer. Reviews may be triggered by changes in market conditions, changes in client objectives, or upon request by the client.

Clients receive regular written account statements from their custodian and periodic updates from RWM, depending on the agreed service arrangement.

Item 14: Client Referrals and Other Compensation

RWM does not currently participate in any arrangements to receive or pay referral fees for client introductions. If RWM were to enter into such an arrangement in the future, clients would be informed of any referral fees, and disclosures would be made in accordance with state regulations.

RWM does not receive any additional compensation or benefits from non-clients in connection with providing advisory services to clients.

Item 15: Custody

RWM does not take custody of client assets. Client assets are held with qualified custodians, and clients receive account statements directly from the custodians. Clients should review these statements carefully and compare them to any reports provided by RWM to ensure accuracy.

Item 16: Investment Discretion

RWM accepts discretionary authority to manage client accounts. This means that we may make investment decisions on behalf of clients without prior approval for each trade, in accordance with the client's Investment Policy Statement and the advisory agreement in place. Clients may impose reasonable restrictions on discretionary authority, such as restricting certain types of securities or industries.

For clients who prefer a non-discretionary relationship, RWM will obtain the client's consent before executing any transactions.

Item 17: Voting Client Securities

RWM does not vote proxies on behalf of clients. Clients retain the right to vote proxies for any securities held in their accounts. Clients will receive proxy materials directly from their custodian or transfer agent.

If clients have questions about any proxy solicitation, they are welcome to contact RWM for guidance, but RWM does not assume responsibility for voting.

Item 18: Financial Information

RWM does not require prepayment of more than \$500 in fees six months or more in advance. RWM has no financial condition that would impair its ability to meet its contractual obligations to clients.

RWM has not been the subject of any bankruptcy petitions.

Item 19: Requirements for State-Registered Advisers

Crystal Jeske, Managing Partner and Chief Compliance Officer of RWM, has not been involved in any criminal or civil actions, administrative proceedings, or self-regulatory organization proceedings that are material to a client's evaluation of her or the firm's advisory services. No other personnel of RWM are subject to any disclosable events required under Item 19.

Redemptive Wealth Management LLC ("RWM") is not registered, and none of its management personnel are registered, as a broker-dealer, futures commission merchant, commodity pool operator, commodity trading advisor, or associated with any other financial services entities. However, the spouse of Crystal Jeske, Managing Partner, has affiliations with Redemptive Capital LLC and Jeske Investment Group LLC and has received business consulting services from Crystal Jeske. Crystal Jeske is also the founder of a faith-based 501(c)3 nonprofit, Mommy On Mission, Inc., which has no affiliation or overlapping industry activities. These affiliations do not create any material conflicts of interest, and all related activities are disclosed in this document.

Form ADV Part 2B
Item 1: Cover Page

Redemptive Wealth Management, LLC

42 W Twinvale Loop
The Woodlands, Texas 77384
cjeske@redemptivewealth.com

Form ADV Part 2B – Crystal Jeske

November 2024

The contents of this document provide information regarding the business practices and qualifications of Redemptive Wealth Management, LLC (hereinafter referred to as “RWM”). The contents in this document have not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. Should you have any questions about the information provided in this document, please contact us by emailing: cjeske@redemptivewealth.com

RWM is registered with the State of Texas as an Investment Adviser. Registration of an Investment Adviser does not imply any level of skill or training. If additional information about RWM is needed, this can be found using the firm’s identification number, CRD #328751.

Item 2: Educational Background & Business Experience

Crystal Jeske is the Managing Partner and Chief Compliance Officer of Redemptive Wealth Management LLC.

Education: Bachelor of Science, Finance, Oral Roberts University (2012)
Master in Business Administration (MBA), Oklahoma State University (2018)
Passed Series 65 Exam – Fall 2023

Experience: Ms. Jeske has worked in the financial industry for a cumulative 8 years in various capacities, and dedicated time to personal financial support activities through charitable organizations for about 5 years in a volunteer capacity. This included unpaid financial counseling and teachings on various stages in faith-based organizations. Prior to founding Redemptive Wealth Management LLC, she worked in the Controller’s organization at ExxonMobil for 7 years specializing in various aspects of corporate reporting, compliance and strategy. It was during her time at this large corporation when she was moved to use her acquired skills and knowledge to serve clients more directly and in what she believes to be a more significantly impactful and personalized way.

Item 3: Disciplinary Information

Ms. Jeske has not been involved in any legal or disciplinary events. Among the most important matters is her client’s or prospective client’s evaluation of her integrity.

Item 4: Other Business Activities

Crystal Jeske is the Founder and President of a 501(c)3 nonprofit called Mommy On Mission, Inc dedicated to producing and providing faith-based educational materials and support to mothers around the world. Proceeds from this organization benefits low-income, single, and third-world mothers. Ms. Jeske devotes the majority of her professional time to her role at Redemptive Wealth Management LLC. Her spouse is currently Managing Partner of Redemptive Capital LLC and Jeske Investment Group LLC. These roles do not create any material conflicts of interest, and the nature of any potentially perceived conflicts of interest has been disclosed to clients.

Item 5: Additional Compensation

Ms. Jeske currently receives compensation via various streams of income for unrelated work beyond her role at Redemptive Wealth Management LLC. This includes: book/curriculum sales, a small, variable salary when appropriate from Mommy On Mission, Inc., speaking/teaching/worship leader events, and residual income from benefits received at ExxonMobil. She does not receive bonuses, sales commissions, or any other forms of additional compensation from advisory clients.

Item 6: Supervision

Ms. Jeske, as the Chief Compliance Officer of Redemptive Wealth Management LLC, is responsible for overseeing all compliance-related matters within the firm. She supervises the firm's operations, ensuring that the firm follows applicable regulations and meets its fiduciary duty to clients. Ms. Jeske can be reached at cjeske@redemptivewealth.com for any questions or concerns regarding supervision. As of September 2024, there are no additional employees beyond herself.