

FORM ADV PART 2A – FIRM BROCHURE

Hammond Wealth Partners, LLC

CRD No. 338574

4367 Cross Ridge Drive

Gastonia, NC 28056

Phone: (704) 795-8146

Email: ryan@hwealthpartners.com

Website: www.hammondwealthpartners.com

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Item 1 – Cover Page

This brochure provides information about the qualifications and business practices of Hammond Wealth Partners, LLC (“HWP” or the “Firm”).

If you have any questions about the contents of this brochure, please contact Ryan Hammond at the phone number or email address listed above.

The information in this brochure has not been approved or verified by any state securities authority.

Registration as an investment adviser does not imply a certain level of skill or training.

Additional information about Hammond Wealth Partners, LLC is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 – Material Changes

This brochure has been updated for the Firm’s **2026 annual amendment filing**.

Material changes since the Firm’s initial filing on October 29, 2025 include:

- Update of Regulatory Assets Under Management to approximately **\$4,400**
- Addition of Interactive Brokers and Altruist Financial LLC as recommended qualified custodians

- Disclosure of the principal’s outside business activities with Hammond Tax Partners and Canterbury Consulting Group

Clients will receive a summary of material changes within **120 days of the Firm’s fiscal year end**.

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Item 4 – Advisory Business

Hammond Wealth Partners, LLC (“HWP”) is a fee-only fiduciary investment advisory firm located in Gastonia, North Carolina.

The Firm was founded in 2025 by **Ryan Hammond**, who serves as Managing Member and Chief Compliance Officer.

HWP provides both **investment management services** and **financial planning services** to individuals, families, and high-net-worth individuals.

Investment Management Services

The Firm provides discretionary portfolio management services tailored to each client's financial situation, investment objectives, risk tolerance, and time horizon.

Investment management services may include:

- Asset allocation
- Portfolio construction
- Investment selection
- Portfolio monitoring
- Portfolio rebalancing
- Tax-efficient portfolio management

Clients may impose reasonable restrictions on investing in certain securities.

Financial Planning Services

The Firm may also provide comprehensive financial planning services.

Financial planning services may include advice in the following areas:

Investment Planning

- Portfolio analysis
- Asset allocation recommendations
- Investment strategy review

Retirement Planning

- Retirement readiness analysis
- Retirement income strategies
- Social Security planning

Tax Planning

- Tax-efficient investment strategies
- Capital gains planning
- Coordination with tax professionals

Insurance and Risk Management Planning

- Life insurance needs analysis
- Disability insurance evaluation
- Long-term care planning considerations
- Liability risk review

The Firm does not sell insurance products or receive commissions related to insurance recommendations.

Estate Planning

- Estate planning coordination
- Beneficiary designation review
- Wealth transfer considerations

Education Planning

- College savings strategies
- 529 plan planning

Cash Flow and Debt Management

- Cash flow analysis
- Debt management strategies

Financial planning services may be provided as part of an ongoing advisory relationship or as a standalone engagement.

The Firm does not sponsor or participate in wrap fee programs.

As of **December 31, 2025**, Hammond Wealth Partners manages approximately **\$4,400 in client assets on a discretionary basis**.

Item 5 – Fees and Compensation

Investment Management Fees

HWP generally charges an annual **asset-based fee of 1.00% of assets under management**, billed quarterly in arrears.

Financial Planning Fees

Financial planning services may be offered either as:

- Fixed project fees typically ranging from **\$500 to \$2,500**, or
- Hourly consulting services generally billed at **\$200 per hour**

Fees are negotiable depending on the scope and complexity of services provided.

Clients may also incur additional costs including:

- Custodial fees
- Transaction costs
- Mutual fund or ETF expense ratios

The Firm does not receive commissions, 12b-1 fees, or other third-party compensation.

The Firm does not require prepayment of more than six months of advisory fees in advance.

Upon termination of services, any unearned advisory fees will be refunded on a **pro-rata basis**.

Item 6 – Performance-Based Fees and Side-by-Side Management

The Firm does not charge performance-based fees and does not manage accounts with differing compensation structures.

Item 7 – Types of Clients

Hammond Wealth Partners provides advisory services primarily to:

- Individuals
- Families
- High-net-worth individuals

The Firm may also provide advisory services to:

- Trusts
- Estates
- Small businesses

The Firm does not impose a minimum account size requirement.

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

The Firm utilizes several methods of investment analysis including:

- Fundamental analysis
- Technical analysis

- Quantitative analysis
- Macroeconomic analysis

Macroeconomic analysis may involve evaluating broader economic conditions such as:

- interest rate environments
- inflation trends
- economic growth conditions
- monetary policy developments

Investment strategies may include:

- Long-term buy-and-hold investing
- Strategic asset allocation across asset classes
- Diversified ETF and index fund portfolios
- Individual securities when appropriate
- Periodic portfolio rebalancing
- Tax-efficient portfolio management
- Tactical adjustments based on economic or market conditions

The specific investment strategies used for each client will depend on the client's individual circumstances, investment objectives, and risk tolerance.

Risk of Loss

Investing in securities involves risk of loss that clients should be prepared to bear.

All investments involve risk, including the potential loss of principal.

Past performance is not indicative of future results.

Item 9 – Disciplinary Information

Neither Hammond Wealth Partners nor its management personnel have any disciplinary history to disclose.

Item 10 – Other Financial Industry Activities and Affiliations

Ryan Hammond, the Firm's Managing Member, is the owner of **Hammond Tax Partners**, a tax preparation and consulting business.

Clients of Hammond Wealth Partners may be referred to Hammond Tax Partners; however, clients are under no obligation to use these services.

Additionally, Mr. Hammond is a co-founder of **Canterberry Consulting Group**, a consulting firm providing artificial intelligence and technology advisory services.

These businesses are separate from the advisory services provided by Hammond Wealth Partners, LLC.

The Firm may also provide advisory services to **family members or related persons** of the Firm's personnel.

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

The Firm maintains a written Code of Ethics requiring employees to adhere to high standards of honesty, integrity, and fiduciary duty.

The Firm's Code of Ethics is designed to ensure that the personal securities transactions of employees place client interests first.

Employees may invest in the same securities recommended to clients. However, personal trading is subject to policies designed to prevent conflicts of interest.

Clients may obtain a copy of the Firm's Code of Ethics upon request.

Item 12 – Brokerage Practices

The Firm generally recommends that clients maintain assets with qualified custodians such as:

- **Interactive Brokers**
- **Altruist Financial LLC**

These custodians hold client assets and provide account statements directly to clients at least quarterly.

While the Firm may recommend certain custodians, clients are free to select any qualified custodian.

The Firm does not receive referral fees, soft dollar compensation, research, or other incentives from custodians.

Item 13 – Review of Accounts

Client accounts are reviewed at least **annually** by Ryan Hammond.

Accounts may also be reviewed more frequently in response to:

- significant market events
- client financial changes
- changes in investment objectives

Clients receive account statements directly from their custodian.

Item 14 – Client Referrals and Other Compensation

The Firm does not receive compensation for client referrals and does not pay referral fees to third parties.

Item 15 – Custody

The Firm does not maintain custody of client funds or securities.

The Firm may have limited authority to deduct advisory fees directly from client accounts where authorized.

Clients should carefully review account statements provided by the custodian and compare them to any reports provided by the Firm.

Item 16 – Investment Discretion

The Firm may exercise discretionary authority over client accounts when authorized by the client through the advisory agreement.

Item 17 – Voting Client Securities

The Firm does not vote proxies on behalf of clients.

Clients receive proxy materials directly from the custodian.

Item 18 – Financial Information

The Firm does not require or solicit prepayment of more than \$500 in fees per client six months or more in advance.

The Firm maintains a **\$35,000 investment adviser surety bond** in compliance with North Carolina regulatory requirements.

The Firm has not been the subject of a bankruptcy petition.

Item 19 – Requirements for State-Registered Advisers

Principal Executive Officer

Ryan Hammond
Managing Member & Chief Compliance Officer

Education

Master of Science in Economics
University of North Carolina at Charlotte

Licenses

- Series 7
- Series 63
- Series 65

Other Business Activities

Ryan Hammond also operates **Hammond Tax Partners**, a tax preparation business, and is a co-founder of **Canterberry Consulting Group**, a technology consulting firm.

Mr. Hammond spends approximately:

- **20% of his time** on Hammond Tax Partners
- **10% of his time** on Canterberry Consulting Group

These activities are separate from Hammond Wealth Partners and do not interfere with his duties as an investment adviser.