Firm Brochure

(Part 2A of Form ADV)

C & D Wealth Advisors, Inc.

8006 Lakeshore Rd
Whitmore Lake, Michigan, 48189
(734) 995-0829 - Voice
WWW.CNDADVISORS.COM
INVEST@CNDADVISORS.COM

This brochure provides information about the qualifications and business practices of C&D Wealth Advisors. If you have any questions about the contents of this brochure, please contact us at: (734) 995-0829, or by e-mail at: invest@cndadvisors.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority.

Additional information about C&D Wealth Advisors is available on the SEC's website at www.adviserinfo.sec.gov

The use of the term "registered investment advisor" in this document does not imply a certain level of skill or training

04/25/2026

Material Changes

Annual Update

The Material Changes section of this brochure will be updated annually when material changes occur since the previous release of the Firm Brochure.

Material Changes since the Last Update

- Advisor Steven Pierce left the company to run his own Investment Advisory Service in January of 2025.

Full Brochure Available

Whenever you would like to receive a complete copy of our Firm Brochure, please contact us by telephone at: (734) 995-0829 or by email at: invest@cndadvisors.com.

Table of Contents

Material Changes

Annual Update 2
Material Changes since the Last Update 2
Full Brochure Available 2

Advisory Business 6

Firm Description 6
Principal Owners 7
Types of Advisory Services 7
Tailored Relationships 7
Advisory Service Agreement 7
Termination of Agreement 8

Fees and Compensation 8

Description 8
Fee Billing 9
Other Fees 9
Expense Ratios 9
Past Due Accounts and Termination of Agreement 10

Performance-Based Fees 10

Sharing of Capital Gains 10

Types of Clients 10

Description 10
Account Minimums 10

Methods of Analysis, Investment Strategies and Risk of Loss 11

Methods of Analysis 11
Investment Strategies 11
Risk of Loss 11

Disciplinary Information 12

Legal and Disciplinary 12

Other Financial Industry Activities and Affiliations **12**
Financial Industry Activities and Affiliations 12
Code of Ethics, Participation or Interest in Client Transactions and Personal Trading
Code of Ethics 13
Participation or Interest in Client Transactions 13
Personal Trading 13
Brokerage Practices **13**
Selecting Brokerage Firms 13
Best Execution 14
Soft Dollar Benefits 14
Order Aggregation 14
Review of Accounts **14**
Periodic Reviews 14
Review Triggers 15
Regular Reports 15
Client Referrals and Other Compensation **15**
Incoming Referrals 15
Referrals Out 15
Other Compensation 15
Custody **15**
Account Statements 15
Performance Reports 15
Investment Discretion **15**
Discretionary Authority for Trading 15
Limited Power of Attorney 16
Voting Client Securities **16**
Proxy Votes 16
Financial Information **16**
Financial Condition 16
Principal Executive Officers and Management Persons 16
Other Non-Financial Lines of Business 16
Business Continuity Plan **17**
General 17

Disasters 17
Alternate Offices 17
Loss of Key Personnel 17
Information Security Program **17**
Information Security 17
Privacy Notice 17
Brochure Supplement (Part 2B of Form ADV) **19**
Education and Business Standards 20
Professional Certifications 20
Scott Chisholm, Series 65 license 21

Advisory Business

Firm Description

C&D Wealth Advisors, was founded in 1981 as Chisholm and Dames Investment Advisors, Inc.

C&D Wealth Advisors provides personalized confidential investment management to individuals, trusts, estates, charitable organizations, businesses entities, pension and profit-sharing plans. Advice is provided through consultation with the client and may include: determination of financial objectives, identification of financial problems, cash flow management, investment management, education funding, retirement planning, and estate planning.

C&D Wealth Advisors is a fee-only investment management firm. An hourly fee may be charged to some clients for non-investment related advice. If such is the case it will be disclosed in the Client Agreement or a separate agreement will be signed. The firm does not sell annuities, insurance or other commissioned products, although these products may be in a given client's account as a legacy from before they were with the firm. No commissions in any form are accepted unless they are due to legacy assets from before the client hired C&D Wealth Advisors. No finder's fees are accepted.

C&D Wealth Advisors has discretionary authority to invest client funds in accordance with the goals and guidelines outlined in the client's investment policy and conversations with each client. We do not act as a custodian of client assets. The client always maintains asset control.

C&D Wealth Advisors places trades for clients under a limited power of attorney with a broker of the client's choosing.

A written evaluation of each client's situation is provided to the client in an initial letter. Periodic account reviews occur but are not necessarily communicated to the client. We have a fiduciary responsibility to act in the client's best interest at all times.

Other professionals (e.g., lawyers, accountants, insurance agents, etc.) are engaged directly by the client on an as-needed basis. Conflicts of interest are disclosed to the client in the unlikely event they should occur.

The initial meeting is free of charge and is considered an exploratory interview to determine the extent to which investment management may be beneficial to the client.

Principal Owners

Jack Chisholm is a 60% stockholder of C&D Wealth Advisors and Scott Chisholm owns the other 40%.

Types of Advisory Services

C&D Wealth Advisors provides investment supervisory services, also known as asset management services and furnishes investment advice through consultations.

C&D Wealth Advisors will recommend that a client see a competent professional on matters not involving securities, such as taxation issues and trust services that often include estate planning.

C&D Wealth Advisors may engage sub-advisers for the purpose of assisting with the management of its client Exchange Traded Funds and/or mutual fund accounts. The sub-adviser(s) shall have discretionary authority for the day-to-day management of the assets that are allocated to it by C&D Wealth Advisors The sub-adviser shall continue in such capacity until such arrangement is terminated or modified by C&D Wealth Advisors C&D Wealth Advisors shall pay a portion of the investment advisory fee received for these allocated assets to the sub-adviser for its sub-advisory services

As of December 31, 2025, C&D Wealth Advisors manages $20,247,093 in assets for 22 clients. All assets are managed on a discretionary basis. None are managed on a non-discretionary basis.

Tailored Relationships

The goals and objectives for each client are documented in the client investment policy statement unless the client declines to fill one out. In such a case the advisor uses notes taken during client meetings to direct investments. Clients may impose restrictions on investing in certain securities or types of securities.

Agreements may not be assigned without client consent.

Advisory Service Agreement

Clients agree to have C&D Wealth Advisors manage their assets in order to obtain ongoing in-depth investment advice and financial life planning. Realistic and measurable goals are set and objectives to reach those goals are defined. As goals and objectives change over time, suggestions are made and implemented on an ongoing basis.

The scope of work and fee for an Advisory Service Agreement is provided to the client in writing prior to the start of the relationship. An Advisory Service Agreement includes (if needed): investment management, including performance reporting; cash flow management; post-secondary education planning and retirement planning as well as the implementation of recommendations within each area or a referral to a competent professional if the client’s needs fall outside our area of expertise.

Assets are invested primarily in individual equity securities, exchange traded funds, mutual funds, corporate debt securities, commercial paper, certificates of deposit, municipal securities, U.S. government securities and covered options contracts. Most workplace retirement plans require us to invest in mutual funds. Mutual funds and fund companies charge each fund shareholder an investment management fee that is disclosed in the fund prospectus. Discount brokerages may charge a transaction fee for the purchase of some funds. These fees are in addition to C&D Wealth Advisors management fees.

Stocks and bonds will be purchased or sold through a brokerage account of the clients choosing, when appropriate. The brokerage firm may charge a fee for stock and bond trades. This fee is in addition to C&D Wealth Advisors management fees. C&D Wealth Advisors receives what are known in the industry as “soft dollar” compensation from fund companies or brokerage firms. This compensation includes the use of the brokers website and all free information included there such as securities research and securities markets information. If fees are required for some data, they are paid for by C&D Wealth Advisors and not out of client funds. Initial public offerings (IPOs) are not generally available through C&D Wealth Advisors

Termination of Agreement

Although the Advisory Service Agreement is an ongoing agreement and constant adjustments are required, the length of service to the client is at the client’s discretion. The client or the investment manager may terminate an agreement by giving 7 days prior written notice to the other party. At termination, fees will be billed on a pro rata basis for the portion of the quarter completed. The portfolio value at the completion of the prior full billing quarter is used as the basis for the fee computation, adjusted for the number of days during the billing quarter prior to termination.

Fees and Compensation

Description

C&D Wealth Advisors bases its fees on a percentage of the investable assets.

The annual fee schedule for all non-workplace retirement accounts (including Individual Retirement Accounts) is as follows:

1.50% on the first $250,000;
1.25% on the next $250,001 - $500,000; and
1.00% on the next $500,001 to $1,000,000; and
0.90% on the next $1,000,001 to $3,000,000; and
0.75% on the next $3,000,001 to 5,000,000; and
0.50% on the assets above $5,000,001

The minimum annual fee is $3,750. Current client relationships may exist where the fees are higher or lower than the fee schedule above. Fees are negotiable under special circumstances.

The fee for all employer sponsored retirement accounts (401k, 403b, 457, etc.) is 0.50% annually. There is no additional cost to the client other than fees charged by the mutual fund or the plan.

In addition, fees of up to $250/hour may be charged for non-investment related advice with the prior written consent of the client. This will be called out in the Client Agreement.

Fee Billing

Investment management fees are billed quarterly, in advance, meaning that we invoice you before the three-month billing period has begun. Payment in full is expected upon invoice presentation. Fees are deducted from a designated client account to facilitate ease of billing. The client must consent in advance to direct debiting of their investment account. The client may choose to pay their bill in a manner other than direct debit if they would like.

Other Fees

Custodians may charge transaction fees on purchases or sales of securities, or quarterly or annual fees for custody of assets. These charges are typically small and incidental to the purchase or sale of a security. The selection of the security is more important than the nominal fee that the custodian charges. See the Section of this document labeled Brokerage Practices for more information on brokers.

C&D Wealth Advisors, at its sole discretion, may waive its minimum fee and/or charge a lesser investment advisory fee based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with clients, etc.).

Expense Ratios

Mutual funds generally charge a management fee for their services as investment managers. The management fee is called an expense ratio. For example, an expense ratio of 0.50 means that the mutual fund company charges 0.5% for their services annually. These fees are in addition to the fees paid by you to C&D Wealth Advisors.

Performance figures quoted by mutual fund companies in various publications are <u>after</u> their fees have been deducted.

Past Due Accounts and Termination of Agreement

C&D Wealth Advisors reserves the right to stop work on any account that is more than 60 days overdue. In addition, C&D Wealth Advisors reserves the right to terminate any financial planning engagement where a client has willfully concealed or has refused to provide pertinent information about financial situations when necessary and appropriate, in C&D Wealth Advisors judgment, to provide proper financial advice. Any unused portion of fees collected in advance will be refunded within 30 days.

Performance-Based Fees

Sharing of Capital Gains

Fees are not based on a share of the capital gains or capital appreciation of managed securities.

C&D Wealth Advisors does not use a performance-based fee structure because of the potential conflict of interest. Performance-based compensation may create an incentive for the adviser to recommend an investment that may carry a higher degree of risk to the client.

Types of Clients

Description

C&D Wealth Advisors generally provides investment advice to individuals, trusts, estates, charitable organizations, business entities, pensions and profit-sharing plans.

In the case of some retirement plans (not including Individual Retirement Accounts) C&D Wealth Advisors may utilize the services of a third-party mutual-fund advisor. In this case the client will know, and acknowledge in writing, that this is the case before they sign with us. All third-party manager fees will be paid by C&D Wealth Advisors, not the client.

Account Minimums

The minimum account size is $250,000 of assets under management, which equates to an annual fee of $3,750. This minimum is an aggregate of all accounts a client holds with us.

When an account falls below $250,000 in value, the minimum annual fee of $3,750 is charged. Clients with assets below the minimum account size may pay a higher percentage rate on their annual fees than the fees paid by clients with greater assets under management.

C&D Wealth Advisors has the discretion to waive the account minimum. Accounts of less than $250,000 may be set up when the client and the advisor anticipate the client will add additional funds to the accounts bringing the total to $250,000 within a reasonable time. Other exceptions will apply to employees of C&D Wealth Advisors and their relatives, or relatives of existing clients.

Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis

Security analysis methods may include fundamental analysis, technical analysis, cyclical analysis and charting.

The main sources of information include financial newspapers and magazines, inspections of corporate activities, research materials prepared by others, corporate rating services,

annual reports, prospectuses, filings with the Securities and Exchange Commission, and company press releases.

Other sources of information that C&D Wealth Advisors may use include Charles Schwab Corporation, fixed income brokers and the World Wide Web.

Investment Strategies

The primary investment strategy used on client accounts is long-term, low turnover strategic asset allocation utilizing a core equities approach. Our core assets include a constantly varying subset of the equities contained in the S&P 500 Stock Index. Around these core assets we add the equities of other companies whose total return (stock price appreciation plus dividends) we believe will outperform the S&P 500 Index over the next three years. Investment in foreign markets is taken into consideration to control the risk associated with traditional markets. We will use other asset classes (bonds, CD's, ETF's, covered options, etc.) to further diversify accounts as necessary. Margin loans are used on rare occasions, with the client's prior consent.

Accounts are designated as Growth, Balanced or Income accounts and a differing mix of the aforementioned assets are chosen for each. The investment strategy for a specific client is based upon the objectives stated by the client during consultations. The client may change these objectives at any time. Each client executes an Investment Policy Statement that documents their objectives and their desired investment strategy.

Risk of Loss

All investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks:

- Interest-rate Risk: Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- Market Risk: The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.
- Inflation Risk: When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.
- Currency Risk: Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- Reinvestment Risk: This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.

- Business Risk: These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
- Liquidity Risk: Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- Financial Risk: Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

Disciplinary Information

Legal and Disciplinary

Neither the firm nor any of its employees have been involved in legal or disciplinary events related to past or present investment clients.

Other Financial Industry Activities and Affiliations

Financial Industry Activities and Affiliations

C&D Wealth Advisors is an independent Registered Investment Advisor. We are affiliated with Steve Pierce, who manages certain of our accounts. Steve Pierce is also an employee of Pierce Financial. This arrangement does not create a material conflict of interest. The vast majority of Mr. Pierces clients are with C&D Wealth Advisors and he therefore spends the vast majority of his time servicing C&D Wealth Advisors clients.

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

Code of Ethics

The employees of C&D Wealth Advisors have committed to a Code of Ethics that is available for review by clients and prospective clients upon request. The firm will provide a copy of the Code of Ethics to any client or prospective client upon request.

Participation or Interest in Client Transactions

C&D Wealth Advisors and its employees may buy or sell securities that are also held by clients. The company and its employees may not trade in these securities ahead of client trades. They also may not trade securities directly with clients. All employees will comply with the provisions of the C&D Wealth Advisors *Compliance Manual.*

Personal Trading

The Chief Compliance Officer of C&D Wealth Advisors is Scott Chisholm. He reviews all employee trades each quarter. Jack Chisholm reviews Scott Chisholm's trades for compliance. The personal trading reviews ensure that the personal trading of employees does not affect the markets, and that clients of the firm receive preferential treatment. Since most employee trades are small equity trades or exchange-traded fund trades, the trades do not affect the securities markets in a meaningful way.

Brokerage Practices

Selecting Brokerage/Custodial Firms

C&D Wealth Advisors does not have any affiliation with product sales firms. Clients may choose whichever brokerage firm they wish as a primary broker/custodian. Specific custodian recommendations are made to Clients based on their need for such services. C&D Wealth Advisors recommends custodians based on the proven integrity and financial responsibility of the firm and the best execution of orders at reasonable commission rates, among other criteria.

C&D Wealth Advisors recommends discount brokerage firms and trust companies (qualified custodians), such as Charles Schwab Corporation (hereinafter Schwab).

C&D Wealth Advisors does not receive fees or commissions from any of these arrangements.

C&D Wealth Advisors is independently operated and owned and is not affiliated with Schwab. That being said, we have an arrangement with Schwab whereby they provide C&D Wealth Advisors with "institutional platform services." The institutional platform services include, among others, brokerage, custody, and other related services. Schwab institutional platform services that assist C&D Wealth Advisors in managing and administering clients' accounts include software and other technology that (i) provide access to client account data (such as trade confirmations and account statements); (ii) facilitate trade execution and allocate aggregated trade orders for multiple client accounts; (iii) provide research, pricing and other market data; (iv) facilitate payment of fees from its clients' accounts; and (v) assist with back-office functions, recordkeeping and client reporting

Schwab also offers other services intended to help C&D Wealth Advisors manage and further develop its advisory practice

Such services include, but are not limited to, performance reporting, financial planning, contact management systems, third party research, publications, access to educational conferences, round-tables and webinars, practice management resources, access to consultants and other third-party service providers who provide a wide array of business-related services and technology with whom C&D Wealth Advisors may contract directly

Schwab generally does not charge its advisor clients separately for custody services but is compensated by account holders through payment for order flow or sub-market interest rates on cash balances.

Best Execution

C&D Wealth Advisors reviews the execution of trades at each custodian annually. The review is documented in the C&D Wealth Advisors *Compliance Manual*. Trading fees charged by the custodians are also reviewed on a quarterly basis. C&D Wealth Advisors does not receive any portion of the trading fees.

Soft Dollar Benefits

C&D Wealth Advisors receives free software from Schwab, as mentioned above. In addition, Schwab is providing C&D Wealth Advisors with certain brokerage and research products and services that qualify as "brokerage or research services" under Section 28(e) of the Securities Exchange Act of 1934 ("Exchange Act").

The selection of Schwab as a custodian for clients is not affected by this nominal free software. However, it is possible clients could get a lower commission at a brokerage other than Schwab. Any so-called “soft dollar” benefits received from Schwab are benefits that all clients share in equally.

Order Aggregation

C&D Wealth Advisors will generally aggregate securities trades where it is possible and practical, saving clients on the already modest fees charged by Schwab for trades. This practice also ensures there is no favoritism amongst clients because every client in the aggregated trade pays the same price for the security and the transaction.

Review of Accounts

Periodic Reviews

Account reviews are performed when market conditions dictate but at least quarterly by the company’s advisors.

Review Triggers

Other conditions that may trigger a review are changes in the tax laws, new investment information, and changes in a client's own situation.

Regular Reports

Account reviewers are members of the firm's Investment Committee. They are instructed to consider the client's current security positions and the likelihood that the performance of each security will contribute to the investment objectives of the client.

Clients receive periodic communications on at least a quarterly basis. The written updates will include a portfolio statement, a summary of individual account performance, our outlook for the economy and stock market and a copy of the client billing.

In the first quarter they will also receive a statement of the prior years fees paid and a Capital Gains/Losses statement (non-retirement accounts only).

Client Referrals and Other Compensation

Incoming Referrals
C&D Wealth Advisors has been fortunate to receive many client referrals over the years. The referrals came from current clients, estate planning attorneys, accountants, employees, personal friends of employees and other similar sources. The firm does not compensate referring parties for these referrals.

Referrals Out
C&D Wealth Advisors does not accept referral fees or any form of remuneration from other professionals when a prospect or client is referred to them.

Other Compensation
C&D Wealth Advisors has hired various companies over the years to assist in finding prospective clients These companies charge varrying fees for their services.

Custody

Account Statements
All assets are held at qualified custodians, which means the custodians provide account statements directly to clients at their address of record at least quarterly.

Performance Reports
Clients are urged to compare the account statements received directly from their custodians to the performance report statements provided by C&D Wealth Advisors

Investment Discretion

Discretionary Authority for Trading
C&D Wealth Advisors accepts discretionary authority to manage securities accounts on behalf of clients. C&D Wealth Advisors has the authority to determine, without obtaining specific client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold. We do this as a fiduciary, meaning we always seek to act in the client's best interest.

The client approves the custodian to be used and the commission rates paid to the custodian. C&D Wealth Advisors does not receive any portion of the transaction fees or commissions paid by the client to the custodian on any trades.

Discretionary trading authority facilitates placing trades in your accounts on your behalf so that we may promptly implement the investment policy that you have approved in writing.

Limited Power of Attorney
A limited power of attorney is a trading authorization for this purpose. You sign a limited power of as part of your brokerage account application so that we may execute trades on your behalf.

Voting Client Securities

Proxy Votes
C&D Wealth Advisors does not vote proxies on clients' securities. Clients are expected to vote their own proxies. Clients will receive proxy voting materials from their custodian.

When assistance on voting proxies is requested, C&D Wealth Advisors will provide recommendations to the Client. If a conflict of interest exists, it will be disclosed to the Client.

Financial Information

Financial Condition
C&D Wealth Advisors does not have any financial impairment that will preclude the firm from meeting contractual commitments to clients.

A balance sheet is not required to be provided because C&D Wealth Advisors does not serve as a custodian for client funds or securities, and does not require prepayment of fees of more than $500 per client, and six months or more in advance.

Requirements for State Registered Advisors

Principal Executive Officers and Management Persons
The executive officers and management persons of C&D Wealth Advisors are identified in Part 2B of this document.

Other Non-Financial Lines of Business
C&D Wealth Advisors has no non-financial lines of business.

Business Continuity Plan

General
C&D Wealth Advisors has a Business Continuity Plan in place that provides detailed steps to mitigate and recover from the loss of office space, communications, services or key people.

Disasters
The Business Continuity Plan covers natural disasters such as snow storms, hurricanes, tornadoes, and flooding. The Plan covers man-made disasters such as loss of electrical power, loss of water pressure, fire, bomb threat, nuclear emergency, chemical event,

biological event, T-1 communications line outage, Internet outage, railway accident and aircraft accident. Electronic files are backed up on a regular basis and archived offsite.

Alternate Offices

Alternate offices are identified to support ongoing operations in the event the main office is unavailable. It is our intention to contact all clients within five days of a disaster that dictates moving our office to an alternate location.

Loss of Key Personnel

C&D Wealth Advisors is confident in our ability to continue in business even in the event of the serious disability or death of any employee. We have a robust Business Continuity Plan if this is ever not the case.

Information Security Program

Information Security

C&D Wealth Advisors maintains an information security program to reduce the risk that your personal and confidential information may be breached.

Privacy Notice

C&D Wealth Advisors is committed to maintaining the confidentiality, integrity and security of the personal information that is entrusted to us.

The categories of nonpublic information that we collect from you may include information about your personal finances, information about your health to the extent that it is needed for the financial planning process, information about transactions between you and third parties and any other pertinent information needed to help you meet your personal financial goals. All of this is done with your prior knowledge.

With your permission, we disclose limited information to attorneys, accountants, and mortgage lenders with whom you have established a relationship. You may opt out from our sharing information with these nonaffiliated third parties by notifying us at any time by telephone, mail, fax, email, or in person. With your permission, we share a limited amount of information about you with your brokerage firm in order to execute securities transactions on your behalf.

We maintain a secure office to ensure that your information is not placed at unreasonable risk. We employ a firewall barrier, secure data encryption techniques and authentication procedures in our computer environment.

We do not provide your personal information to mailing list vendors or solicitors. We require strict confidentiality in our agreements with unaffiliated third parties that require access to your personal information, including financial service companies, consultants, and auditors. Federal and state securities regulators may review our Company records and your personal records as permitted by law.

Personally identifiable information about you will be maintained while you are a client, and for the required period thereafter that records are required to be maintained by federal and state securities laws. After that time, information may be destroyed.

We will notify you in advance if our privacy policy is expected to change. We will deliver this *Privacy Notice* to you annually in writing, as required by law.

Firm Brochure

(Part 2B of Form ADV)

C&D Wealth Advisors

8006 Lakeshore Rd
Whitmore Lake, Michigan, 48189
(734) 995-0829 - Voice
WWW.CNDADVISORS.COM
INVEST@CNDADVISORS.COM

This brochure supplement provides information about advisors that supplements the C&D Wealth Advisors brochure.

You should have received a copy of that brochure. Please contact Scott Chisholm at: (734) 995-0829, or invest@cndadvisors.com.com if you did not receive a C&D Wealth Advisors brochure or if you have any questions about this supplement.

Additional information about advisors is available on the SEC website at www.adviserinfo.sec.gov

04/25/2026

Education and Business Standards

C&D Wealth Advisors requires that advisors in its employ have a bachelor's degree and further coursework demonstrating knowledge of investment advisor laws. Additionally, advisors must have work experience that demonstrates their aptitude for investment management.

Professional Certifications

Employees have earned certifications and credentials that are required to be explained in further detail.

Securities Licensing Exams

- Series 65 - A securities license required by most U.S. states for individuals who act as an investment advisor. It covers laws, regulations, ethics, and knowledge on specific investment products.
- Series 63 - The Series 63 is a securities exam and license entitling the holder to solicit orders for any type of security in a particular state. Agents must acquire the Series 63 license, in addition to a Series 7 or Series 6 license, to sell securities. To obtain a Series 63 license, the applicant must pass an exam and possess knowledge of ethical practices and fiduciary obligations.
- Series 9/10 - Series 9/10 is a two-part securities exam and license entitling the holder to supervise sales activities at a general securities-oriented branch office. Before taking the Series 9/10 Exam, also known as the General Securities Sales Supervisor Qualification Examination, a candidate must have a Series 7 license.
- Series 7 - A general securities registered representative license administered by the Financial Industry Regulatory Authority (FINRA) that entitles the holder to sell all types of securities products with the exception of commodities and futures.

Scott Chisholm, Series 65 license

License Exams Passed:

Series 65

Active Licenses/Accreditations::

Series 65

Educational Background:

- Date of birth: February 18,1967
- Eastern Michigan University (1986-1990), (1992-1995)
    - Bachelors in Business Administration
    - Masters in Business Administration

Business Experience:

- C&D Wealth Advisors (1993 – Present)
    - President
    - Chief Compliance Officer
    - Investment Advisor
- Olde Discount Brokerage, Inc. (1991)
    - Administrative Assistant

Disciplinary Information: None

Other Business Activities: N/A

Additional Compensation: Scott Chisholm does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through C&D Wealth Advisors

.

No additional compensation is earned from providing advisory services.

Supervision:

Scott Chisholm is supervised by Jack Chisholm, Chief Executive Officer. Jack reviews Scott's work through frequent office interactions and through his duties as CEO.

Jack Chisholm's contact information:

(734) 995-0829 info@cndadvisors.com

The following additional items are required if you are a state-registered advisor:

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceeding: None

Bankruptcy Petition: None