ITEM 1: COVER PAGE

First Family Wealth

Part 2A of Form ADV: Firm Brochure

1500 Medical Center Parkway, Suite 3

Murfreesboro, TN 37129

Telephone: (615) 653-0361

August 25, 2026

This brochure provides information about the qualifications and business practices of First Family Wealth. If you have any questions about the contents of this brochure, please contact us at (615) 653-0361 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. Registration does not imply a certain level of skill or training.

Additional information about First Family Wealth also is available on the SEC's website at www.adviserinfo.sec.gov.

ITEM 2: MATERIAL CHANGES

Since the previous filing of Form ADV dated February 20, 2026, First Family Wealth has implemented the following changes:

We may recommend alternative investments to clients when suitable. Please see Item 8 for details.

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

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ITEM 4: ADVISORY BUSINESS

A. Advisory Firm Description

First Family Wealth is a Registered Investment Adviser with the State of Tennessee. We were founded in August 2020 and registered in October 2025. Daren Chamblee is the principal owner of First Family Wealth, and no other principal owns more than 25% of First Family Wealth.

B. Advisory Services

Investment Management Services

First Family Wealth manages individually allocated portfolios, providing ongoing advice to the client based on the individual needs, client profile and risk tolerance of the client. First Family Wealth meets with the client to discuss investment objectives and goals and recommends the implementation of a diversified portfolio based on the information provided by the client. Ongoing supervision of the account is conducted based on client suitability data collected, as well as tax considerations. Clients may impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors. Fees pertaining to this service are outlined in Item 5 of this brochure.

As a part of the Investment managements service, the First Family Wealth may provide retirement plan consulting services, that include review of employee benefits such as Medicare, stock and reimbursement plan, and may walk the client through selecting healthcare options. This service is only provided to investment management clients.

Third-Party Managers and Sub-Advisers

When suitable for the client, we recommend the use of Third-Party Managers, Outside Managers, or Sub-Advisors (TAMPs) for portfolio management services. We assist Clients in selecting an appropriate allocation model, completing the Outside Manager's investor profile questionnaire, interacting with the Outside Manager, and reviewing the Outside Manager. Our review process and analysis of outside managers is conducted no less than annually.

Financial Planning Services

First Family Wealth provides financial planning services on a project-basis, or by engaging the client in an ongoing financial planning arrangement. Project-based engagements are initiated in the same manner. Retirement plan consulting services may also be offered on a project-basis. For ongoing financial planning engagements, First Family Wealth will work with the client over an extended period. This process commences with the collection of data to assess the financial planning needs of the client. First Family Wealth then provides the client with a completed financial plan and meets with the client periodically to assist with implementation of the plan, and to update the plan according to changes in the financial situation of the client.

In general, the financial plan will address any or all of the following areas of concern. The client and advisor will work together to select the specific areas to cover. These areas may include, but are not limited to, the following:

- **Business Planning:** We provide consulting services for clients who currently operate their own business, are considering starting a business, or are planning for an exit from their current business. Under this type of engagement, we work with you to assess your current situation, identify your objectives, and develop a plan aimed at achieving your goals.

- **Cash Flow and Debt Management:** We will conduct a review of your income and expenses to determine your current surplus or deficit along with advice on prioritizing how any surplus should be used or how to reduce expenses if they exceed your income. Advice may also be provided on which debts to pay off first based on factors such as the interest rate of the debt and any income tax ramifications. We may also recommend what we believe to be an appropriate cash reserve that should be considered for emergencies and other financial goals, along with a review of accounts (such as money market funds) for such reserves, plus strategies to save desired amounts.

- **College Savings:** Includes projecting the amount that will be needed to achieve college or other post-secondary education funding goals, along with advice on ways for you to save the desired amount. Recommendations as to savings strategies are included, and, if needed, we will review your financial picture as it relates to eligibility for financial aid or the best way to contribute to grandchildren (if appropriate).

- **Employee Benefits Optimization:** We will provide review and analysis as to whether you, as an employee, are taking the maximum advantage possible of your employee benefits. If you are a business owner, we will consider and/or recommend the various benefit programs that can be structured to meet both business and personal retirement goals.

- **Estate Planning:** This usually includes an analysis of your exposure to estate taxes and your current estate plan, which may include whether you have a will, powers of attorney, trusts and other related documents. Our advice also typically includes ways for you to minimize or avoid future estate taxes by implementing appropriate estate planning strategies such as the use of applicable trusts. We always recommend that you consult with a qualified attorney when you initiate, update, or complete estate planning activities. We may provide you with contact information for attorneys who specialize in estate planning when you wish to hire an attorney for such purposes. From time-to-time, we will participate in meetings or phone calls between you and your attorney with your approval or request.

- **Financial Goals:** We will help clients identify financial goals and develop a plan to reach them. We will identify what you plan to accomplish, what resources you will need to make it happen, how much time you will need to reach the goal, and how much you should budget for your goal.

- **Insurance:** Review of existing policies to ensure proper coverage for life, health, disability, long-term care, liability, home and automobile.

- **Investment Analysis:** This may involve developing an asset allocation strategy to meet clients' financial goals and risk tolerance, providing information on investment vehicles and strategies, reviewing employee stock options, as well as assisting you in establishing your own investment account at a selected broker/dealer or custodian. The strategies and types of investments we may recommend are further discussed in Item 8 of this brochure.

- **Retirement Planning:** Our retirement planning services typically include projections of your likelihood of achieving your financial goals, typically focusing on financial independence as the primary objective. For situations where projections show less than the desired results, we may make recommendations, including those that may impact the original projections by adjusting certain variables (e.g., working longer, saving more, spending less, taking more risk with investments).

  If you are near retirement or already retired, advice may be given on appropriate distribution strategies to minimize the likelihood of running out of money or having to adversely alter spending during your retirement years.

- **Risk Management:** A risk management review includes an analysis of your exposure to major risks that could have a significant adverse impact on your financial picture, such as premature death, disability, property and casualty losses, or the need for long-term care planning. Advice may be provided on ways to minimize such risks and about weighing the costs of purchasing insurance versus the benefits of doing so and, likewise, the potential cost of not purchasing insurance ("self-insuring").

- **Tax Planning Strategies:** Advice may include ways to minimize current and future income taxes as a part of your overall financial planning picture. For example, we may make recommendations on which type of account(s) or specific investments should be owned based in part on their "tax efficiency," with consideration that there is always a possibility of future changes to federal, state or local tax laws and rates that may impact your situation.

C. Tailored Advice and Client Imposed Restrictions

First Family Wealth tailors investment management and financial planning services to the individual needs of clients, by collecting client profile and suitability data at the commencement of the engagement, to assess the client's risk tolerance and investment objectives. For Financial Planning clients, First Family Wealth collects relevant data to the client's financial planning. Needs to provide specifically tailored advice. Clients may impose restrictions on investing in certain securities or types of securities.

D. Wrap Fee Programs

First Family Wealth does not participate in or provide portfolio management services to a Wrap Program

E. Assets Under Management

As a newly formed entity, as of January 27, 2026, First Family Wealth currently reports $87,790,50 in discretionary and no non-discretionary Assets Under Management.

ITEM 5 FEES AND COMPENSATION

Please note, unless a Client has received the firm's Disclosure Brochure at least 48 hours prior to signing the investment advisory contract, the investment advisory contract may be terminated by the Client within five (5) business days of signing the contract without incurring any advisory fees.

Investment Management Fee Schedule

A. First Family Wealth's Investment Management fee is based on the market value of assets and is calculated according to the below listed fee schedule. The annual fees are negotiable.

Assets Under Management	Annual Account Fee
0 - $1,000,000	1.35%
$1,000,000+	1.00%

Investment Management clients may receive retirement plan consulting services at no additional cost. Third-Party manager and sub-adviser fees are not included in the above listed fee schedule.

B. Fees are directly debited from Client accounts, or the Client may choose to pay by check or electronic funds transfer. The annual fee is a tiered fee and is calculated by assessing the percentage rates using the predefined levels of assets as shown in the above chart and applying the fee to the account value as of the last day of the previous month.

C. Fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which may be incurred by the Client. Clients may incur certain charges imposed by custodians, brokers, and other third parties such as custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer, and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual fund and exchange-traded funds also charge internal management fees, which are disclosed in a fund's prospectus. These charges, fees, and commissions are exclusive of and in addition to the First Family Wealth's fee, and First Family Wealth shall not receive any portion of these commissions, fees, and costs.

D. Fees are pro-rated and are paid in advance on a monthly basis. Accounts initiated or terminated during a calendar month will be charged a pro-rated fee based on the amount of time remaining in the billing period. An account may be terminated with written notice at least 30 calendar days in advance.

   Fees paid in Advance: Upon termination of the account, any unearned fee will be refunded to the Client.

E. Other Compensation

Neither First Family Wealth nor any of First Family Wealth's supervised persons accept compensation for the sale of securities or other investment products, including asset-based sales charges or service fees from the sale of mutual funds.

Financial Planning Fee Schedule

A. First Family Wealth's Financial Planning fee is negotiable based on the type of services provided and the needs of the client and are notated on the financial planning agreement.

   For project-based financial planning, fees range between $5,000-$25,000 based on complexity and needs of the client. For ongoing financial planning, there is an upfront fee of $2,500, followed by an ongoing monthly fee of $500 per month.

B. Fees are directly debited from Client accounts, or the Client may choose to pay by check or electronic funds transfer

C. Fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which may be incurred by the Client. Clients may incur certain charges imposed by custodians, brokers, and other third parties such as custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer, and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual fund and exchange-traded funds also charge internal management fees, which are disclosed in a fund's prospectus. These charges, fees, and commissions are exclusive of and in addition to the First Family Wealth's fee, and the First Family Wealth shall not receive any portion of these commissions, fees, and costs.

D. Project-based financial planning fees charged half upfront, and the remaining half upon plan delivery. Ongoing monthly financial planning fees are pro-rated and are paid in advance on a monthly basis. An account may be terminated with written notice at least 30 calendar days in advance.

   Fees paid in Advance: Upon termination of the account, any unearned fee will be refunded to the Client.

E. Other Compensation

Neither First Family Wealth nor any of First Family Wealth's supervised persons accept compensation for the sale of securities or other investment products, including asset-based sales charges or service fees from the sale of mutual funds.

ITEM 6 PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT

First Family Wealth does not offer performance-based fees.

ITEM 7 TYPES OF CLIENTS

We provide investment advice to individuals, high net-worth individuals, and charitable organizations.

We do not have a minimum account size requirement.

ITEM 8 METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS

A. Investing in securities involves risk of loss that clients should be prepared to bear. The methods of analysis and investment strategies First Family Wealth uses in formulating investment advice or managing assets are as follows:

Modern Portfolio Theory (MPT) is a practical method for selecting investments to maximize their overall returns within an acceptable level of risk. A key component of the MPT theory is diversification. Most investments are either high risk and high return or low risk and low return. The underlying principles of MPT include the theory that the only acceptable risk is that which is adequately compensated by an expected return. Risk and investment return are related and an increase in risk requires an increased expected return.

Additionally, MPT suggests that markets are efficient. The same market information is available to all investors at the same time, so the market prices every security fairly based upon this equal availability of information. The design of the portfolio is more important than the selection of any particular security. The appropriate allocation of capital among asset classes will have far more influence on long-term portfolio performance than the selection of individual securities. Increasing diversification of the portfolio with lower correlated asset class positions can decrease portfolio risk. Correlation is the statistical term for the extent to which two asset classes move in tandem or opposition to one another.

Fundamental Analysis involves analyzing individual companies and their industry groups, such as a company's financial statements, details regarding the company's product line, the experience, and expertise of the company's management, and the outlook for the company's industry. The resulting data is used to measure the true value of the company's stock compared to the current market value. The risk of fundamental analysis is that the information obtained may be incorrect and the analysis may not provide an accurate estimate of earnings, which may be the basis for a stock's value. If securities prices adjust rapidly to new information, utilizing fundamental analysis may not result in favorable performance.

Technical Analysis involves using chart patterns, momentum, volume, and relative strength in an effort to pick sectors that may outperform market indices. However, there is no assurance of accurate forecasts or that trends will develop in the markets we follow. In the past, there have been periods without discernible trends and similar periods will presumably occur in the future. Even where major trends develop, outside factors like government intervention could potentially shorten them.

Cyclical Analysis is a type of technical analysis that involves evaluating recurring price patterns and trends based upon business cycles. Economic/business cycles may not be predictable and may have many fluctuations between long-term expansions and contractions. The lengths of economic cycles may be difficult to predict with accuracy and therefore the risk of cyclical analysis is the difficulty in predicting economic trends and consequently the changing value of securities that would be affected by these changing trends.

Use of Sub-Advisers: First Family Wealth may refer Clients to third-party investment First Family Wealth's ("outside managers"). Our analysis of outside managers involves the examination of the experience, expertise, investment philosophies, and past performance of the outside managers in an attempt to determine if that manager has demonstrated an ability to invest over a period of time and in different economic conditions. We monitor the manager's underlying holdings, strategies, concentrations, and leverage as part of our overall periodic risk assessment. Additionally, as part of our due diligence process, we survey the manager's compliance and business enterprise risks. A risk of investing with an outside manager who has been successful in the past is that he or she may not be able to replicate that success in the future. In addition, as First Family Wealth does not control the underlying investments in an outside manager's portfolio. There is also a risk that a manager may deviate from the stated investment mandate or strategy of the portfolio, making it a less suitable investment for our Clients. Moreover, as we do not control the manager's daily business and compliance operations, we may be unaware of the lack of internal controls necessary to prevent business, regulatory or reputational deficiencies.

B. First Family Wealth's method of analysis or strategy does not involve significant or unusual risks. If First Family Wealth's primary strategy involves frequent trading of securities, please note that frequent trading can affect investment performance, particularly through increased brokerage and other transaction costs.

C. First Family Wealth primarily recommends common stock, bonds, mutual funds, exchanged traded funds.

Common Stock is a security that represents ownership in a corporation. Holders of common stock elect the board of directors and vote on corporate policies. This form of equity ownership typically yields higher rates of return long term. However, in the event of liquidation, common shareholders have rights to a company's assets only after bondholders, preferred shareholders, and other debtholders are paid in full. The value of common stock may go up and down in price quite dramatically, and in the event of an issuer's bankruptcy or restructuring could lose all value. A slower-growth or recessionary economic environment could have an adverse effect on the price of all stocks.

Corporate Bond is a type of debt security that is issued by a firm and sold to investors. The company gets the capital it needs and in return the investor is paid a pre-established number of interest payments at

either a fixed or variable interest rate. When the bond expires, or "reaches maturity," the payments cease, and the original investment is returned. In general, market prices of debt securities decline when interest rates rise and increase when interest rates fall. The longer the time to a bond's maturity, the greater its interest rate risk.

Municipal Bond is a debt security issued by a state, municipality, or county to finance its capital expenditures, including the construction of highways, bridges, or schools. They can be thought of as loans that investors make to local governments. Municipal bonds are often exempt from federal taxes and most state and local taxes (for residents), making them especially attractive to people in higher income tax brackets. Due to a municipal bond's tax-favored status, investors should compare the relative after-tax return to the after-tax return of other bonds, depending on the investor's tax bracket. Investing in municipal bonds carries the same general risks as investing in bonds in general.

Mutual Funds are financial vehicles that pools assets from shareholders to invest in securities like stocks, bonds, money market instruments, and other assets. Mutual funds are operated by professional money managers, who allocate the fund's assets and attempt to produce capital gains or income for the fund's investors. When a Client invests in open-end mutual funds or ETFs, the Client indirectly bears its proportionate share of any fees and expenses payable directly by those funds. Therefore, the Client will incur higher expenses, many of which may be duplicative. In addition, the Client's overall portfolio may be affected by losses of an underlying fund and the level of risk arising from the investment practices of an underlying fund (such as the use of derivatives).

Exchange Traded Funds (ETFs) are pooled investment securities that operate much like mutual funds. Typically, ETFs will track a particular index, sector, commodity, or other assets, but unlike mutual funds, ETFs can be purchased or sold on a stock exchange the same way that a regular stock can. An ETF can be structured to track anything from the price of an individual commodity to a large and diverse collection of securities. Prices may vary significantly from the Net Asset Value due to market conditions. Certain Exchange Traded Funds may not track underlying benchmarks as expected. The First Family Wealth has no control over the risks taken by the underlying funds in which the Clients invest.

Alternatives involve investing in assets beyond traditional stocks, bonds, mutual or exchange-traded funds. We offer investments like structured notes, that are open to all investors but could be considered "alternative." There are other investments that provide access to private equity, private debt, venture capital, and infrastructure that are limited to accredited investors. Alternative investments generally involve various risk factors, including, but not limited to the following: potential for complete loss of principal, meaning that you may lose your entire investment, liquidity constraints, lack of transparency, difficulty obtaining price evaluation, limited or no secondary market, long term investment commitment, volatility of returns, high internal and operating costs, restrictions on withdrawals, complex tax structures and delays in tax reporting, and less regulation.

ITEM 9: DISCIPLINARY INFORMATION

Registered Investment Advisers must disclose any legal or disciplinary events that would be material to your evaluation of First Family Wealth or the integrity of our management. There is no reportable disciplinary information required for First Family Wealth or its management persons.

ITEM 10 OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

A. First Family Wealth and its management persons are not registered, do not have an application pending to register, as a broker-dealer or a registered representative of a broker-dealer.

B. First Family Wealth and its management persons are not registered, do not have an application pending to register, as a futures commission merchant, commodity pool operator, a commodity trading advisor, or an associated person of the foregoing entities, disclose this fact.

C. First Family Wealth and its management persons do not have any relationships or arrangements that are material to its advisory business or to its clients.

D. First Family Wealth recommends other investment Advisers. However, First Family Wealth has no other business relationship with those Advisers that create a material conflict of interest. First Family Wealth's fee is separate and in addition to their compensation (as noted in Item 5) and will be described to you prior to engagement. Clients are not obligated, contractually or otherwise, to use the services of any Outside Manager we recommend.

ITEM 11 CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING

A. First Family Wealth has a written Code of Ethics that covers at minimum Employee Personal Trading Policies, Reporting requirements for Access Persons, Professional Duty to Clients, Standards of Conduct, Reporting of Violations and Sanctions, Disciplinary Actions, Conflicts of Interest, Gift and Entertainment Policy, and Pay to Play (Political Contribution) compliance. First Family Wealth's Code of Ethics is available free upon request to any client or prospective client.

B. First Family Wealth does not recommend that clients buy or sell any security in which a related person to First Family Wealth or First Family Wealth has a material financial interest.

C. First Family Wealth or related person may invest in the same securities, or related securities (e.g. warrants, options, or futures) that we or a related person recommend to clients. Conflicts of interest may arise when the First Family Wealth, in its fiduciary capacity, has influence over the timing and price of orders executed. This conflict of interest is mitigated by ensuring that Access Persons of the First Family Wealth do not intentionally "trade ahead" of clients, a process known as "frontrunning", by which the First Family Wealth places orders for its own account prior to placing orders for clients, receiving more favorable market conditions.

D. First Family Wealth or related person may recommend securities to clients, or buy or sell securities for client accounts, at or about the same time that we or a related person buys or sells the same securities for our own accounts. Conflicts of interest may arise when the First Family Wealth, in its fiduciary capacity, has influence over the timing and price of orders executed. This conflict of interest is mitigated by ensuring that Access Persons (and related persons) of the First Family Wealth adhered to the firm's Code of Ethics in trading practices.

ITEM 12 BROKERAGE PRACTICES

A. Custodian recommendations are made to the Client based on their need for such services, reputation and services provided, qualify of execution, and reasonableness of compensation and fees.

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

First Family Wealth receives soft dollar benefits by nature of our relationships with Altruist Financial, LLC (“Altruist”) and Charles Schwab & Company, Inc. ("Schwab"), both members FINRA/SIPC.

Research and benefits of the above listed custodians generally include custody of securities, trade execution, clearance, and settlement of transactions. These benefits may also include the following products and services (provided without cost or at a discount): receipt of duplicate Client statements and confirmations; research related products and tools; consulting services; access to trading desks serving First Family Wealth participants; access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to Client accounts); the ability to have advisory fees deducted directly from Client accounts; access to an electronic communications network for Client order entry and account information; access to mutual funds with no transaction fees and to certain institutional money managers; and discounts on compliance, marketing, research, technology, and practice management products or services provided to Advisor by third party vendors.

a. When First Family Wealth uses client brokerage commissions (or markups or markdowns) to obtain research or other products or services, First Family Wealth receive a benefit because you do not have to produce or pay for the research, products or services.

b. Although not a material consideration when determining whether to recommend that a client utilize the services of a particular custodian, First Family Wealth may receive from Schwab and Altruist without cost support services and/or products that assist us to better monitor and service client accounts maintained at such institutions.

c. First Family Wealth does not execute transactions that cause clients to pay commissions (or markups or markdowns) higher than those charged by other broker-dealers in return for soft dollar benefits.

d. First Family Wealth uses soft dollar benefits to service all our clients' accounts. First Family Wealth does not seek to allocate soft dollar benefits to client accounts proportionately to the soft dollar credits the accounts generate.

e. First Family Wealth and our related persons did not acquire additional products and services with client brokerage commissions (or markups or markdowns) within our last fiscal year.

f. First Family Wealth does not direct client transactions to a particular broker-dealer in return for soft dollar benefits received.

2. **Brokerage for Client Referrals.**

First Family Wealth does not consider, in selecting or recommending broker-dealers, whether First Family Wealth or a related person receives client referrals from the broker-dealer or third party.

a. First Family Wealth does not recommend a broker-dealer based on our interest in receiving client referrals, rather than on our client's interest in receiving the most favorable execution.

b. As of the date of this disclosure document, First Family Wealth does not participate in referral arrangements, and as a result, does not direct client transactions to a particular broker-dealer in return for client referrals.

3. **Directed Brokerage**

a. First Family Wealth does routinely recommend, request, or require that a client direct us to execute transactions through a specified broker-dealer. Not all Advisers require their clients to direct brokerage. First Family Wealth and our recommended broker dealers are not affiliated and have no other economic relationship that creates a material conflict of interest. By directing brokerage, First Family Wealth may be unable to achieve most favorable execution of client transactions, and this practice may cost clients more money.

b. First Family Wealth does not permit clients to direct brokerage.

B. When the technology is available, First Family Wealth combines multiple orders for shares of the same securities purchased for advisory accounts we manage (this practice is commonly referred to as "block trading" or "batching"). Order Aggregation refers to the purchase or sale of the same securities for several client accounts simultaneously to facilitate best execution and to reduce brokerage commissions or other costs. First Family Wealth makes reasonable best effort to distribute a portion of the shares to participating accounts in a fair and equitable manner. Accounts owned by our firm or persons

associated with our firm may participate in block trading with your accounts; however, they will not be given preferential treatment. When Third-Party managers are used, they may aggregate orders based on their trading practices and systems capabilities.

ITEM 13 REVIEW OF ACCOUNTS

A. First Family Wealth periodically reviews client accounts and financial plans, on no less than an annual basis by Daren Chamblee.

B. Additional reviews of client accounts and financial plans may be triggered by volatile market conditions, changes to client profile information and investment objectives, and any communication by the client of imposed investment restrictions.

C. First Family Wealth does not provide written reports to Investment Advisory clients.

ITEM 14 CLIENT REFERRALS AND OTHER COMPENSATION

A. First Family Wealth does not receive any economic benefit, directly or indirectly, from anyone who is not a client for advice rendered to our clients. Nor does First Family Wealth, directly or indirectly, compensate any person who is not advisory personnel for client referrals.

B. First Family Wealth and its related persons do not directly or indirectly compensate any person who is not our supervised person for client referrals.

ITEM 15 CUSTODY

First Family Wealth does not accept custody of Client funds except in the instance of withdrawing Client fees, or when exercising authorization to transfer funds pursuant to Standing Letters of Authorization (SLOAs).

For Client accounts in which First Family Wealth directly debits their advisory fee:

a) Each investment management Client establishes a custodial relationship with an independent bank or brokerage firm and opens an investment account in the client's name that is managed by the First Family Wealth.
b) First Family Wealth will send a copy of the invoice to the custodian.
c) The custodian will send at least quarterly statements to the Client showing all disbursements for the account, including the amount of the advisory fee.
d) The Client will provide written authorization to First Family Wealth, permitting them to be paid directly for their accounts held by the custodian.

Clients should receive at least quarterly statements from the broker-dealer, bank or other qualified custodian that holds and maintains the Client's investment assets. Clients should carefully review such statements and compare such official custodial records to the account statements or reports we may provide.

ITEM 16 INVESTMENT DISCRETION

First Family Wealth maintains discretion over Client accounts with respect to securities to be bought and sold and the amount of securities to be bought and sold. Investment discretion is explained to Clients in detail when an advisory relationship has commenced. At the start of the advisory relationship, the Client will execute a Limited Power of Attorney, which will grant our firm discretion over the account. Additionally, the discretionary relationship will be outlined in the advisory contract and signed by the Client.

ITEM 17 VOTING CLIENT SECURITIES

A. First Family Wealth does not vote client proxies. Clients will receive their proxies and other solicitations directly from their custodian. Clients can contact us at the phone number/email address on the cover page of this brochure with questions about a particular solicitation.

ITEM 18 FINANCIAL INFORMATION

A. Registered Investment Advisers are required in this Item to provide you with certain financial information or disclosures about our financial condition. First Family Wealth does not have custody of Client funds or securities or require or solicit prepayment of more than $500 in fees per Client six months in advance.

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

ITEM 19 REQUIREMENTS FOR STATE-REGISTERED ADVISERS

A. Daren Chamblee is the principal executive officer.

Educational Background: 1996, Bachelor of Science Recording Industry, Middle Tennessee State University

Business Background:

- 08/2025 – Present, First Family Wealth, Chief Compliance Officer

- 08/2020 – Present, First Advisors National, LLC, Investment First Family Wealth Representative
- 10/2019 – 08/2020, Robert W. Baird & Incorporated, Registered Representative
- 10/2017 – 10/2019, J.J.B. Hilliard, W.L Lyons, LLC, Registered Representative
- 07/2010 – 10/2017, Edward Jones, Registered Representative

B. Daren Chamblee is not actively engaged in any other business (other than giving investment advice).

C. First Family Wealth and its supervised persons are not compensated for advisory services with performance-based fees.

D. Neither Daren Chamblee nor its management persons have been involved in:

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of $2,500, involving any of the following:

    a. an investment or an investment-related business or activity.

    b. fraud, false statement(s), or omissions.

    c. theft, embezzlement, or other wrongful taking of property.

    d. bribery, forgery, counterfeiting, or extortion; or

    e. dishonest, unfair, or unethical practices.

2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:

    a. an investment or an investment-related business or activity.

    b. fraud, false statement(s), or omissions.

    c. theft, embezzlement, or other wrongful taking of property.

    d. bribery, forgery, counterfeiting, or extortion; or

    e. dishonest, unfair, or unethical practices.

E. First Family Wealth and its management persons do not maintain any relationship or arrangement with any issuer of securities not listed in For ADV Part 2A Item 10.C above.