ValerioWealth

Item 1: Cover Page

Valerio Wealth Management, LLC

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Form ADV Part 2A - Firm Brochure

Dated: October 30, 2026

This Brochure provides information about the qualifications and business practices of Valerio Wealth Management, LLC. If you have any questions about the contents of this Brochure, please contact us at (786) 949-6990 and/or joseph@valerio-wealth.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.

Valerio Wealth Management, LLC is a registered investment adviser. Registration does not imply a certain level of skill or training.

Additional information about Valerio Wealth Management, LLC also is available on the SEC's website at www.adviserinfo.sec.gov, which can be found using the firm's identification number, 344833.

Item 2: Material Changes

Since this is the first filing of the Form ADV Part 2A for Valerio Wealth Management, LLC, there are no material changes to report. In the future, any material changes made during the year will be reported here.

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Item 4: Advisory Business

Description of Advisory Firm

Valerio Wealth Management, LLC is an investment adviser principally located in the state of Florida. We are a Limited Liability Company (LLC) founded on October 7, 2026. Valerio Wealth Management, LLC became registered in 2026. Joseph Valerio is the principal owner and Chief Compliance Officer ("CCO").

As used in this brochure, the words "Valerio Wealth", "we", "our firm", "Advisor" and "us" refer to Valerio Wealth Management, LLC and the words "you", "your" and "Client" refer to you as either a client or prospective client of our firm.

Types of Advisory Services

Valerio Wealth is a fee-only firm, meaning the only compensation we receive is from our Clients for our services. From time to time, Valerio Wealth recommends third-party professionals such as attorneys, accountants, tax advisors, insurance agents, or other financial professionals. Clients are never obligated to utilize any third-party professional we recommend. Valerio Wealth is not affiliated with nor does Valerio Wealth receive any compensation from third-party professionals we may recommend.

Wealth Management Services

Wealth Management encompasses investment management services and financial planning. Our firm provides continuous advice to a Client regarding the investment of Client funds based on the individual needs of the Client. Through personal discussions in which goals and objectives based on a Client's particular circumstances are established, we develop a Client's personal investment policy or an investment plan with an asset allocation target and create and manage a portfolio based on that policy and allocation targets. We will also review and discuss a Client’s prior investment history, as well as family composition and background. Account supervision is guided by the Client’s financial plan, stated objectives and tax considerations.

We primarily advise our Clients regarding investments in stocks, bonds, mutual funds, ETFs, U.S. government and municipal securities, and cash and cash equivalents. We may also provide advice regarding investments held in Client’s portfolio at the inception of our advisory relationship and/or other investment types not listed above, at the Client’s request.

When we provide investment management services, Clients grant us limited authority to buy and sell securities on a discretionary basis. More information on our trading authority is explained in Item 16 of this Brochure. Clients may impose reasonable restrictions in writing on investing in certain securities, types of securities, or industry sectors.

At no additional fee and at Client’s election, Valerio Wealth also provides financial planning services. A Client will be taken through establishing their goals and values around money. Clients will be required to provide pertinent information to help complete the following areas of analysis: net worth, cash flow, employee benefits, retirement planning, insurance, investments, college planning, and estate planning. Once the Client's information is reviewed, then the findings, analysis and potential changes to their current situation will be outlined and delivered to the Client.

Financial Planning Services

Financial planning involves an evaluation of a Client's current and future financial state by using currently known variables to predict future cash flows, asset values, and withdrawal plans. The key defining aspect of financial planning is that through the financial planning process, all questions, information, and analysis will be considered as they affect and are affected by the entire financial and life situation of the Client. Clients purchasing this service will receive a written report, providing the Client with a detailed financial plan designed to help achieve the Client's stated financial goals and objectives.

In general, the financial plan will address some or all of the following areas of concern. The Client and Valerio Wealth will work together to select 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 children and 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.

- **Equity Compensation:** planning around stock options, restricted stock units and employee stock purchase plans, including tax timing and concentration.

- **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 help meet Clients' financial goals, providing information on investment vehicles and strategies, reviewing employee stock options, as well as assisting Clients in establishing their own investment accounts 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").

- **Student Loan Planning:** reviewing repayment and forgiveness options and how they fit the rest of the plan.

- **Tax Planning:** Joseph Valerio is an IRS Enrolled Agent, and tax planning is part of the advice we give. This can include multi-year tax projections, Roth conversion analysis, the order in which accounts are drawn down, the timing of gains and losses, charitable giving strategies, and which accounts should hold which investments. Valerio Wealth does not prepare or file tax returns and does not represent clients before the IRS. We coordinate with whoever prepares the Client's return, with the Client's permission.

Financial Planning Services are offered via an Ongoing engagement.

Ongoing Financial Planning. This service involves working one-on-one with a financial planner ("planner") over an extended period of time. Through this ongoing arrangement, Clients are expected to collaborate with the planner to develop and assist in the implementation of their financial plan (the "plan"). The planner will monitor the plan, recommend any appropriate changes and ensure the plan is up-to-date as the Client's situation, goals, and objectives evolve.

Upon engaging the firm for financial planning, Valerio Wealth is responsible for obtaining and analyzing all necessary qualitative and quantitative information from the Client that is essential to understanding the Client's personal and financial circumstances; helping the Client identify, select, and prioritize certain financial goals while understanding the effect that pursuing one goal may have on other potential goals; assessing the Client's current course of action and alternative courses of action to identify required changes that provide the best opportunity for the client to meet their financial goals; developing & presenting financial planning recommendations based on the aforementioned actions while including all information that was required to be considered in preparing the recommendations; and ongoing monitoring of the Client's progress toward the goals and objectives that the recommendations are based around. These components all require in-depth communication with the Client in order for the planner to establish a financial plan and implementation strategy that provides the Client with the most appropriate options in pursuing their established goals and objectives.

Client Tailored Services and Client Imposed Restrictions

We tailor the delivery of our services to meet the individual needs of our Clients. We consult with Clients initially and on an ongoing basis throughout the duration of their engagement with us to understand their financial circumstances, investment objectives, time horizon, and other factors that may impact their investment and/or financial planning needs.

Clients may specify, within reason, any restrictions they would like to place on the individual securities and/or sectors that will be traded in their accounts. All such requests must be provided to Valerio Wealth in writing. Valerio Wealth will notify Clients if we are unable to accommodate any requests.

Wrap Fee Programs

We do not participate in wrap fee programs.

Assets Under Management

As of October 30, 2026, Valerio Wealth has $0 in discretionary and $0 in non-discretionary assets under management.

Item 5: Fees and Compensation

Please note, unless a Client has received this brochure at least 48 hours prior to signing an Advisory Contract, the Advisory Contract may be terminated by the Client within five (5) business days of signing the Advisory Contract without penalty or incurring any fees. At no time do we require or solicit prepayment of more than $500 in fees six months or more in advance of rendering the services.

How we are paid depends on the type of advisory services we perform. Below is a brief description of our fees, however, you should review your executed Advisory Contract for more detailed information regarding the exact fees you will be paying. Fees are negotiable and some fees may vary by Client for similar services. No increase to the agreed-upon advisory fees outlined in the Advisory Contract shall occur without prior written Client consent.

Wealth Management Services

Valerio Wealth offers two billing models for wealth management services: (1) an asset-based fee calculated as a percentage of assets under management and (2) a flat annual fee. The asset-based fee is our standard billing model. Valerio Wealth may, at its sole discretion, offer the flat-fee model in its place, based on factors such as the complexity of the Client's circumstances, the scope of services, and the time and resources required. A Client pays either the asset-based fee or the flat fee for Wealth Management, not both. The applicable billing model and fee will be agreed upon with the Client based on the scope and nature of the services to be provided.

Asset-Based Fee Model

Under the asset-based fee model, the annualized advisory fee is based on the following fee schedule:

Assets Under Management	Annual Advisory Fee
$0 - $2,000,000	0.90%
$2,000,001 - $5,000,000	0.75%
$5,000,001 - $10,000,000	0.50%
$10,000,001 and Above	0.25%

The annual advisory fee is paid quarterly in advance based on the value of Client's account(s) as of the last day of the previous quarter. The advisory fee is a blended tier. For example, for assets under management of $3,000,000, a Client would pay 0.90% on the first $2,000,000 and 0.75% on the remaining balance. The formula for the quarterly fee is determined by the following calculation: (($2,000,000 x 0.90%) + ($1,000,000 x 0.75%)) ÷ 4 = $6,375.00.

Flat-Fee Model

Under the flat-fee model, Valerio Wealth charges an annual advisory fee ranging from $5,000 to $30,000, depending on the scope and complexity of the services provided and the nature of the Client's financial circumstances. The applicable flat fee will be agreed upon with the Client and documented in the advisory agreement. Depending on the value of a Client's assets, the flat fee may be more or less than the asset-based fee would be.

The flat annual advisory fee is billed monthly or quarterly in advance, as agreed upon with the Client. For monthly billing, the annual fee is divided into twelve equal installments; for quarterly billing, the annual fee is divided into four equal installments. The fee is prorated for any partial billing periods occurring during the engagement, including the initial and terminating billing periods.

In determining the advisory fee, we may allow accounts of members of the same household to be aggregated. Valerio Wealth relies on the valuation as provided by Client's custodian in determining assets under management. Our advisory fee is prorated for any partial billing periods occurring during the engagement, including the initial and terminating billing periods.

Ongoing Financial Planning

We charge an annual recurring fixed fee for Ongoing Financial Planning ranging from $5,000 to $30,000, payable monthly or quarterly in advance.The fee range is dependent upon variables including the specific needs of the Client, complexity, estimated time, research, and resources required to provide services to you, among other factors we deem relevant. Fees are negotiable and the final agreed upon fee will be outlined in your Advisory Contract.

Fee Payment

For Wealth Management services, we deduct our advisory fee from one or more account(s) held at an unaffiliated third-party custodian, with the Client's written authorization, or through AdvicePay, an independent third-party payment processor.

For Financial Planning Services, fees are paid by electronic funds transfer (EFT) or check. We use an independent third party payment processor in which the Client can securely input their banking information and pay their fee. The Client will be provided with their own secure portal in order to make payments.

Other Types of Fees and Expenses

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

Item 12 further describes the factors that we consider in selecting or recommending custodians for Client's transactions and determining the reasonableness of their compensation (e.g., commissions).

Clients may incur fees from third-party professionals such as accountants and attorneys that Valerio Wealth may recommend, upon Client request. Such fees are separate and distinct from Valerio Wealth's advisory fees.

Terminations and Refunds

For Wealth Management services, either party may terminate the Advisory Contract at any time by providing written notice to the other party. No advance notice period is required, and no termination fee will be charged. Fees paid in advance will be prorated through the effective date of termination, and any unearned portion will be refunded to the Client. The Advisor does not charge setup fees or termination fees.

For Ongoing Financial Planning services, either party may terminate the Advisory Contract at any time by providing written notice to the other party. No advance notice period is required, and no termination fee will be charged. Fees paid in advance will be prorated based on the number of days services were provided during the applicable billing period through the effective date of termination, and any unearned portion will be refunded to the Client. Advisor does not charge any setup fees and/or termination fees

Sale of Securities or Other Investment Products

Advisor and its supervised persons do not 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

We do not offer performance-based fees and do not engage in side-by-side management.

Item 7: Types of Clients

We provide financial planning and investment management services to individuals and high net worth individuals , trusts, estates, charitable organizations and small businesses.

We do not have a minimum account size requirement to open or maintain an account.

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

Below is a brief description of our methods of analysis and primary investment strategies.

Methods of Analysis

The allocation between stocks and bonds follows the Client’s financial plan, based on discussions about financial goals, anticipated spending needs, and time horizon. Bond allocations are designed in part to

support expected portfolio withdrawals over a period of years. Allocations are not determined by age alone.

The firm builds globally diversified portfolios primarily using low-cost ETFs and mutual funds, including U.S. and international stocks, emerging markets, smaller and value-oriented companies, more profitable companies, real estate securities, and high-quality short- to intermediate-term bonds, including Treasury and inflation-protected securities. Municipal bond funds may be used in taxable accounts. The firm rebalances when holdings move beyond established ranges, considers tax efficiency when allocating investments among accounts, and may harvest tax losses in taxable accounts. Existing investments, including concentrated individual stock positions, may be retained when appropriate.

All investments involve risk, including potential loss of principal. Diversification and rebalancing do not guarantee profits or prevent losses. Market, interest-rate, credit, inflation, international, and other investment risks may affect portfolio performance. Tax strategies may not benefit every Client.

Modern Portfolio Theory (MPT)
The underlying principles of MPT are:

- Investors are risk averse. The only acceptable risk is that which is adequately compensated by an expected return. Risk and investment return are related and an increase in risk requires an increased expected return.
- Markets are efficient. The same market information is available to all investors at the same time. The market prices every security fairly based upon this equal availability of information.
- The design of the portfolio as a whole is more important than the selection of any particular security. The appropriate allocation of capital among asset classes will have far more influence on long-term portfolio performance than the selection of individual securities.
- Investing for the long-term (preferably longer than ten years) becomes critical to investment success because it allows the long-term characteristics of the asset classes to surface.
- Increasing diversification of the portfolio with lower correlated asset class positions can decrease portfolio risk. Correlation is the statistical term for the extent to which two asset classes move in tandem or opposition to one another.

Risks Associated with Modern Portfolio Theory: Market risk is that part of a security's risk that is common to all securities of the same general class (stocks and bonds) and thus cannot be eliminated by diversification.

Investment Strategies

Asset Allocation
In implementing our Clients' investment strategy, we begin by attempting to identify an appropriate ratio of equities, fixed income, and cash suited to the Client’s financial plan and goals.

A risk of asset allocation is that the Client may not participate in sharp increases in a particular security, industry or market sector. Another risk is that the ratio of equities, fixed income, and cash will change over time due to stock and market movements and, if not corrected, will no longer be appropriate for the Client's goals. We make changes periodically to keep the portfolio in line with its target allocation.

Material Risks Involved

All investing strategies we offer involve risk and may result in a loss of your original investment which you should be prepared to bear. Many of these risks apply equally to stocks, bonds, commodities, and any other investment or security. Material risks associated with our investment strategies are listed below.

Market Risk: Market risk involves the possibility that an investment's current market value will fall because of a general market decline, reducing the value of the investment regardless of the operational success of the issuer's operations or its financial condition.

Factor risk: a portfolio tilted toward smaller, lower-priced or more profitable companies can trail the broad market for long periods.

Financial Planning Risk: Financial projections are based on assumptions and estimates that may not reflect actual future results. Changes in market conditions, income, expenses, tax laws, or other circumstances may affect outcomes.

Strategy Risk: The Adviser's investment strategies and/or investment techniques may not work as intended.

Small and Medium Cap Company Risk: Securities of companies with small and medium market capitalizations are often more volatile and less liquid than investments in larger companies. Small and medium cap companies may face a greater risk of business failure, which could increase the volatility of the Client's portfolio.

Limited markets: Certain securities may be less liquid (harder to sell or buy) and their prices may at times be more volatile than at other times. Under certain market conditions, we may be unable to sell or liquidate investments at prices we consider reasonable or favorable or find buyers at any price.

Interest Rate Risk: Bond (fixed income) prices generally fall when interest rates rise, and the value may fall below par value or the principal investment. The opposite is also generally true: bond prices generally rise when interest rates fall. In general, fixed income securities with longer maturities are more sensitive to these price changes. Most other investments are also sensitive to the level and direction of interest rates.

Legal or Legislative Risk: Legislative changes or Court rulings may impact the value of investments, or the securities' claim on the issuer's assets and finances.

Tax Risk: Tax-loss harvesting and asset location strategies depend on applicable tax laws and regulations, including wash-sale rules. Tax benefits are not guaranteed and may vary based on the Client's circumstances.

Inflation: Inflation may erode the buying power of your investment portfolio, even if the dollar value of your investments remains the same.

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.

Concentration Risk: Certain investment strategies focus on particular asset-classes, industries, sectors or types of investment. From time to time these strategies may be subject to greater risks of adverse developments in such areas of focus than a strategy that is more broadly diversified across a wider variety of investments.

Call Risk involves the risk that a callable bond may be redeemed by the issuer prior to its maturity. As most municipal bonds have a call provision that allows the issuer to call or redeem the bond ahead of its maturity, this risk would apply to most municipal bonds we may recommend. If a bond is called before it matures the investor loses out on the income and in an environment of declining interest rates bears the risk that should a bond be called early there may not be bonds available with similar characteristics to reinvest in with the proceeds. The inability to find suitable bonds paying similar interest rates, who have similar characteristics, when a current bond matures or is called, is known as reinvestment risk.

Credit Risk: Investments in bonds and other fixed income securities are subject to the risk that the issuer(s) may not make required interest payments. An issuer suffering an adverse change in its financial condition could lower the credit quality of a security, leading to greater price volatility of the security. A lowering of the credit rating of a security may also offset the security's liquidity, making it more difficult to sell. Funds investing in lower-quality debt securities are more susceptible to these problems and their value may be more volatile.

Retirement Account Rollover Risk: When recommending that a Client roll over assets from an employer-sponsored retirement plan, such as a 401(k), into an Individual Retirement Account ("IRA") managed by Valerio Wealth, the firm considers the Client's individual circumstances, investment objectives, financial situation, and retirement needs. A rollover may not be in the Client's best interest in every situation. Clients should consider the potential benefits and costs of remaining in their current retirement plan, including available investment options, fees and expenses, creditor protections, withdrawal options, and other plan-specific features, compared to rolling assets into an IRA. Rolling assets into an IRA managed by Valerio Wealth may result in higher fees and expenses than those associated with the Client's existing retirement plan and may result in the loss of certain benefits or protections available under the plan. In addition, a rollover may affect the Client's investment options, access to funds, and other retirement benefits. Clients should carefully evaluate these factors before proceeding with a rollover recommendation. There can be no assurance that a rollover will result in better investment performance or improved retirement outcomes.

Cybersecurity Risk: Cybersecurity is used to describe the technology, processes, and practices designed to protect networks, devices, and data from cyberattacks by using various technologies, processes, and policies. Cyber incidents can result from deliberate attacks or unintentional events, originating from either external or internal sources. Cyberattacks generally involve unauthorized access to systems and may cause losses to clients through misappropriation of assets or sensitive information, corruption of data, equipment, or systems, and disruption of firm operations. Cyber-related incidents can lead to financial losses, interference with transactions or trading, damage to devices and systems, dissemination of confidential and proprietary information, violations of privacy, regulatory fines, and reputational harm. With an increased reliance on technology to conduct business, Valerio Wealth and our service providers are subject to risks associated with a breach in cybersecurity. Valerio Wealth has established and adheres to its cybersecurity and data security policies, incident response plans, business continuity plans, and systems designed to prevent, address, and respond to cybersecurity attacks and incidents.

Artificial Intelligence Use Risk: With the increased use of artificial intelligence ("AI"), we rely on programs that may utilize AI, machine learning, probabilistic modeling, and complex algorithms when providing advisory services ("AI Tools"). AI tools are highly intricate and may contain errors or biases that can affect the reliability and performance of the AI output. AI tools also present an inherent cybersecurity risk, especially when AI tools are developed by third parties as our firm has limited control over the accuracy and completeness of AI tools used. Approval of AI tools and human oversight and review is required in order to permit AI for daily business-related tasks and to verify all information produced before it is incorporated into any advisory service.

Risks Associated with Securities

Apart from the general risks outlined above which apply to all types of investments, specific securities may have other risks.

Common Stocks may go up and down in price quite dramatically, and in the event of an issuer's bankruptcy or restructuring could lose all value. A slower-growth or recessionary economic environment could have an adverse effect on the price of all stocks.

Corporate Bonds are debt securities to borrow money. Generally, issuers pay investors periodic interest and repay the amount borrowed either periodically during the life of the security and/or at maturity. Alternatively, investors can purchase other debt securities, such as zero coupon bonds, which do not pay current interest, but rather are priced at a discount from their face values and their values accrete over time to face value at maturity. The market prices of debt securities fluctuate depending on factors such as interest rates, credit quality, and maturity. In general, market prices of debt securities decline when interest rates rise and increase when interest rates fall. The longer the time to a bond's maturity, the greater its interest rate risk.

Exchange Traded Funds prices may vary significantly from the Net Asset Value due to market conditions. Certain Exchange Traded Funds may not track underlying benchmarks as expected. ETFs are also subject to the following risks: (i) an ETF's shares may trade at a market price that is above (premium) or below (discount) their net asset value and an ETF purchased at a premium may ultimately be sold at a discount; (ii) trading of an ETF's shares may be halted if the listing exchange's officials deem such action appropriate, the shares are delisted from the exchange, or the activation of market-wide "circuit breakers" (which are tied to large decreases in stock prices) halts stock trading generally. The Adviser has no control over the risks taken by the underlying funds in which the Clients invest.

Municipal Bonds are debt obligations generally issued to obtain funds for various public purposes, including the construction of public facilities. Municipal bonds pay a lower rate of return than most other types of bonds. However, because of a municipal bond's tax-favored status, investors should compare the relative after-tax return to the after-tax return of other bonds, depending on the investor's tax bracket. Investing in municipal bonds carries the same general risks as investing in bonds in general. Those risks include interest rate risk, reinvestment risk, inflation risk, market risk, call or redemption risk, credit risk, and liquidity and valuation risk.

Mutual Funds When a Client invests in open-end mutual funds or ETFs, the Client indirectly bears its proportionate share of any fees and expenses payable directly by those funds. Therefore, the Client will incur higher expenses, many of which may be duplicative. In addition, the Client's overall portfolio may

be affected by losses of an underlying fund and the level of risk arising from the investment practices of an underlying fund (such as the use of derivatives).

Real Estate Investment Trusts (REITs): Investing in REITs may carry unique risks and can result in losses, including the loss of principal. Risks include, but are not limited to, tenant placement and turnover, legal and economic risks, late and/or non-payment of rent, loss of property value, depreciation, liquidity risk, lumpy cash flows, and property structure and maintenance risks. REITs may be used to diversify a portfolio because their underlying real estate assets may have a low correlation with other investments in the portfolio. Determining which REITs may be appropriate for an asset allocation strategy requires significant research, as REITs may invest in different types of properties, across various geographic locations, and employ complex investment strategies. Commissions and other fees associated with investing in REITs will reduce investment returns.

Item 9: Disciplinary Information

Criminal or Civil Actions

Neither Valerio Wealth nor its management persons have been involved in any legal or disciplinary events that are required to be disclosed in this Brochure.

Administrative Enforcement Proceedings

Valerio Wealth and its management persons have not been involved in any administrative enforcement proceedings.

Self-Regulatory Organization Enforcement Proceedings

Valerio Wealth and its management persons have not been involved in any self-regulatory organization (SRO) proceedings.

Item 10: Other Financial Industry Activities and Affiliations

Broker-Dealer Affiliation

Neither Valerio Wealth or its management persons is registered, or have an application pending to register, as a broker-dealer or a registered representative of a broker-dealer.

Other Affiliations

Neither Valerio Wealth or its management persons is registered, or have an application pending to register, as a futures commission merchant, commodity pool operator, commodity trading advisor, or an associated person of the foregoing entities.

Related Persons

Neither Valerio Wealth nor its management persons have any relationship or arrangement with any outside financial industry related parties.

Recommendations or Selections of Other Investment Advisers

Valerio Wealth does not recommend or select other investment advisers for our clients.

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

As a fiduciary, our firm has a duty of utmost good faith to act solely in the best interests of each Client. Our Clients entrust us with their funds and personal information, which in turn places a high standard on our conduct and integrity. Our fiduciary duty is a core aspect of our Code of Ethics and represents the expected basis of all of our dealings. The firm also adheres to the Code of Ethics and Professional Responsibility adopted by the CFP® Board of Standards Inc., and accepts the obligation not only to comply with the mandates and requirements of all applicable laws and regulations but also to take responsibility to act in an ethical and professionally responsible manner in all professional services and activities.

Code of Ethics Description

This Code of Ethics does not attempt to identify all possible conflicts of interest, and compliance with each of its specific provisions will not shield our firm or its access persons from liability for misconduct that violates a fiduciary duty to our Clients. A summary of the Code of Ethics' Principles is outlined below.

- Integrity - Access persons shall offer and provide professional services with integrity.
- Objectivity - Access persons shall be objective in providing professional services to Clients.
- Competence - Access persons shall provide services to Clients competently and maintain the necessary knowledge and skill to continue to do so in those areas in which they are engaged.
- Fairness - Access persons shall perform professional services in a manner that is fair and reasonable to Clients, principals, partners, and employers, and shall disclose conflict(s) of interest in providing such services.
- Confidentiality - Access persons shall not disclose confidential Client information without the specific consent of the Client unless in response to proper legal process, or as required by law.
- Professionalism - Access persons conduct in all matters shall reflect the credit of the profession.
- Diligence - Access persons shall act diligently in providing professional services.

We periodically review and amend our Code of Ethics to ensure that it remains current, and we require all firm access persons to attest to their understanding of and adherence to the Code of Ethics at least annually. Our firm will provide a copy of its Code of Ethics to any Client or prospective Client upon request.

Investment Recommendations Involving a Material Financial Interest and Conflicts of Interest

Neither our firm, its access persons, or any related person is authorized to recommend to a Client or effect a transaction for a Client, involving any security in which our firm or a related person has a material financial interest, such as in the capacity as an underwriter, adviser to the issuer, principal transaction, among others.

Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest

Our firm, its access persons, and its related persons may buy or sell securities similar to, or different from, those we recommend to Clients. In an effort to reduce or eliminate certain conflicts of interest, our Code of Ethics may require that we restrict or prohibit access persons' transactions in specific reportable securities. Any exceptions or trading pre-clearance must be approved by Valerio Wealth's Chief Compliance Officer in advance of the transaction in an account. Valerio Wealth maintains a copy of access persons' personal securities transactions as required.

Trading Securities At/Around the Same Time as Client's Securities

From time to time our firm, its access persons, or its related persons may buy or sell securities for themselves at or around the same time as they buy or sell securities for Clients' account(s). To address this conflict, it is our policy that neither our firm or access persons shall have priority over Clients' accounts in the purchase or sale of securities.

Item 12: Brokerage Practices

Factors Used to Select Custodians

In recommending custodians, we have an obligation to seek the "best execution" of transactions in Client accounts. The determinative factor in the analysis of best execution is not the lowest possible commission cost, but whether the transaction represents the best qualitative execution, taking into consideration the full range of the custodian's services. The factors we consider when evaluating a custodian for best execution include, without limitation, the custodian's:

- Combination of transaction execution services and asset custody services (generally without a separate fee for custody);
- Capability to execute, clear, and settle trades (buy and sell securities for your account);
- Capability to facilitate transfers and payments to and from accounts (wire transfers, check requests, bill payment, etc.);
- Breadth of available investment products (stocks, bonds, mutual funds, exchange-traded funds (ETFs), etc.);
- Availability of investment research and tools that assist us in making investment decisions;
- Quality of services;

- Competitiveness of the price of those services (commission rates, margin interest rates, other fees, etc.) and willingness to negotiate the prices;
- Reputation, financial strength, security and stability;
- Prior service to us and our clients.

With this in consideration, our firm recommends Charles Schwab & Co., Inc. and/or Altruist Financial, LLC, an independent and unaffiliated SEC registered broker-dealer firm and member of the Financial Industry Regulatory Authority ("FINRA") and the Securities Investor Protection Corporation ("SIPC").

Research and Other Soft-Dollar Benefits

We do not have any soft-dollar arrangements with custodians whereby soft-dollar credits, used to purchase products and services, are earned directly in proportion to the amount of commissions paid by a Client. However, as a result of being on their institutional platform, Charles Schwab & Co., Inc. and/or Altruist Financial, LLC may provide us with certain services that may benefit us.

Charles Schwab & Co., Inc. ("Schwab")

Schwab Advisor Services™ is Schwab's business serving independent investment advisory firms like us. They provide our Clients and us with access to their institutional brokerage services (trading, custody, reporting and related services), many of which are not typically available to Schwab retail customers. Schwab also makes available various support services. Some of those services help us manage or administer our Clients' accounts, while others help us manage and grow our business. Schwab's support services are generally available on an unsolicited basis (we don't have to request them) and at no charge to us. The benefits received by Advisor or its personnel do not depend on the number of brokerage transactions directed to Schwab. As part of its fiduciary duties to Clients, Advisor at all times must put the interests of its Clients first. Clients should be aware, however, that the receipt of economic benefits by Advisor or its related persons in and of itself creates a potential conflict of interest and may indirectly influence the Advisor's choice of Schwab for custody and brokerage services. This conflict of interest is mitigated as Advisor regularly reviews the factors used to select custodians to ensure our recommendation is appropriate. Following is a more detailed description of Schwab's support services:

1. **Services that benefit you.** Schwab's institutional brokerage services include access to a broad range of investment products, execution of securities transactions, and custody of Client assets. The investment products available through Schwab include some to which we might not otherwise have access or that would require a significantly higher minimum initial investment by our Clients. Schwab's services described in this paragraph generally benefit you and your account.

2. **Services that may not directly benefit you.** Schwab also makes available to us other products and services that benefit us but may not directly benefit you or your account. These products and services assist us in managing and administering our Clients' accounts. They include investment research, both Schwab's own and that of third parties. We may use this research to service all or a substantial number of our Clients' accounts, including accounts not maintained at Schwab. In addition to investment research, Schwab also makes available software and other technology that:

- provide access to Client account data (such as duplicate trade confirmations and account statements)
- facilitate trade execution and allocate aggregated trade orders for multiple Client accounts
- provide pricing and other market data
- facilitate payment of our fees from our Clients' accounts
- assist with back-office functions, recordkeeping, and Client reporting

3. **Services that generally benefit only us.** Schwab also offers other services intended to help us manage and further develop our business enterprise. These services include:
    - Educational conferences and events
    - Consulting on technology, compliance, legal, and business needs
    - Publications and conferences on practice management and business succession

4. **Your brokerage and custody costs.** For our Clients' accounts that Schwab maintains, Schwab generally does not charge you separately for custody services but is compensated by charging you commissions or other fees on trades that it executes or that settle into your Schwab account. Certain trades (for example, many mutual funds and ETFs) may not incur Schwab commissions or transaction fees.

Altruist

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

Brokerage for Client Referrals

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

Clients Directing Which Broker/Dealer/Custodian to Use

Our firm requires Clients establish account(s) at Charles Schwab & Co., Inc. and/or Altruist Financial, LLC to execute transactions through. We will assist with establishing your account(s) at Charles Schwab & Co., Inc. and/or Altruist Financial, LLC, however, we will not have the authority to open accounts on the Client's behalf. Not all investment advisers require their Clients to use their recommended custodian. By requiring that Clients use Charles Schwab & Co., Inc. and/or Altruist Financial, LLC, we may be unable to achieve most favorable execution of Client transactions, and this practice may cost Clients more money. We base our recommendations on the factors disclosed in Item 12 herein and will only recommend custodians if we believe it's in the best interest of the Client.

We do not permit Clients to direct brokerage (direct us to a broker-dealer of your choosing).

Aggregating (Block) Trading for Multiple Client Accounts

Aggregating orders, batch trading, or block trading is a process where trades for the same securities are purchased or sold for several clients at approximately the same time. We do not engage in block trading. It should be noted that implementing trades on a block or aggregate basis may be less expensive for client accounts; however, it is our trading policy to implement all client orders on an individual basis. Therefore, we do not aggregate or "block" client transactions. Considering the types of investments we hold in advisory client accounts, we do not believe clients are hindered in any way because we trade accounts individually. This is because we develop individualized investment strategies for clients and holdings will vary. Our strategies are primarily developed for the long-term and minor differences in price execution are not material to our overall investment strategy.

Item 13: Review of Accounts

Periodic Reviews

Joseph Valerio, Founder and CCO, monitors Client accounts and financial plans on an ongoing basis and reviews them at least quarterly. Reviews consider the Client's financial plan, objectives and account allocation, may be conducted internally without a meeting, and may occur more often when a Client's circumstances change, at the Client's request, or at our discretion.

Triggers of Reviews

Events that may trigger a special review would be unusual performance, addition or deletions of Client-imposed restrictions, excessive draw-down, volatility in performance, or buy and sell decisions from the firm or per Client's needs.

Review Reports

Clients will receive trade confirmations from the custodian(s) for each transaction in their accounts as well as monthly or quarterly statements and annual tax reporting statements from their custodian showing all activity in the accounts, such as receipt of dividends and interest.

Valerio Wealth does not provide written performance or holdings reports to Investment Management Clients outside of what is provided directly by their custodian.

Item 14: Client Referrals and Other Compensation

Compensation Received by Valerio Wealth Management, LLC

Valerio Wealth is a fee-only firm that is compensated solely by its Clients. Valerio Wealth does not receive commissions or other sales-related compensation. Except as mentioned in Item 12 above, we do not receive any economic benefit, directly or indirectly, from any third party for advice rendered to our Clients.

Client Referrals from Solicitors

Valerio Wealth does not, directly or indirectly, compensate any person who is not advisory personnel for Client referrals.

Item 15: Custody

Valerio Wealth is deemed to have custody of Client funds solely because it deducts advisory fees directly from Client accounts. All Client assets are held at a qualified custodian..

If Valerio Wealth deducts its advisory fee from Client's account(s), the following safeguards will be applied:

i. The Client will provide written authorization to Valerio Wealth, permitting us to be paid directly from Client's accounts held by the custodian.
ii. The custodian will send at least quarterly statements to the Client showing all disbursements from the accounts, including the amount of the advisory fee.

Valerio Wealth will send an itemized invoice to the Client at the same time it instructs the custodian to debit the advisory fee. Itemization includes the formula used to calculate the fee, the amount of assets under management the fee is based on, and the time period covered by the fee.

We urge you to carefully review custodial statements and compare them to the account invoices or reports that we may provide to you and notify us of any discrepancies. Clients are responsible for verifying the accuracy of these fees as listed on the custodian's brokerage statement as the custodian does not assume this responsibility. Our invoices or reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

Item 16: Investment Discretion

For those Client accounts where we provide Investment Management Services, Valerio Wealth has discretionary authority and limited power of attorney to determine the securities and the amount of securities to be bought or sold for a Client's account without having to obtain prior Client approval for each transaction. 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(s). Additionally, the discretionary relationship will be outlined in the Advisory Contract and signed by the Client. Clients may limit our discretion by requesting certain restrictions on investments. However, approval of such requests are at the firm's sole discretion.

Item 17: Voting Client Securities

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

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

Item 18: Financial Information

We have no financial commitment that impairs our ability to meet contractual and fiduciary commitments to our Clients, nor have we been the subject of any bankruptcy proceeding. We do not have custody of Client funds or securities, except as disclosed in Item 15 above, or require or solicit prepayment of more than $500 in fees six months or more in advance.

Item 19: Requirements for State-Registered Advisers

Principal Officers

Joseph Valerio serves as Valerio Wealth's sole principal and CCO. Information about Joseph Valerio's education, business background, and outside business activities can be found in their ADV Part 2B, Brochure Supplement attached to this Brochure.

Outside Business

All outside business information, if applicable, of Valerio Wealth is disclosed in Item 10 of this Brochure.

Performance-Based Fees

Neither Valerio Wealth nor Joseph Valerio are compensated by performance-based fees.

Material Disciplinary Disclosures

No management person at Valerio Wealth has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Material Relationships That Management Persons Have with Issuers of Securities

Neither Valerio Wealth nor Joseph Valerio have any relationship or arrangement with issuers of securities.

Item 1: Cover Page

Valerio Wealth Management, LLC

2140 South Dixie Hwy., Suite 301
Miami, FL 33133
(786) 949-6990

Form ADV Part 2B - Brochure Supplement

Dated: October 30, 2026

For

Joseph Valerio

Managing Member and Chief Compliance Officer

This brochure supplement provides information about Joseph Valerio that supplements the Valerio Wealth Management, LLC ("Valerio Wealth") brochure. You should have received a copy of that

brochure. Please contact Joseph Valerio if you did not receive Valerio Wealth's brochure or if you have any questions about the contents of this supplement.

Additional information about Joseph Valerio is available on the SEC's website at www.adviserinfo.sec.gov which can be found using the identification number 7394193.

Item 2: Educational Background and Business Experience

Joseph Valerio

Born: 2000

Educational Background

- 2022 - BBA's in Finance and Financial Planning, University of North Florida

Business Experience

- 10/2026 - Present, Valerio Wealth Management, LLC, Managing Member and CCO
- 06/2026 - 10/2026, Modera Wealth Management, LLC, Financial Advisor
- 01/2025 - 06/2026, Northstar Financial Planners, Inc., Investment Advisor Representative
- 10/2023 - 12/2024, Merriman Wealth Management, Associate Advisor
- 06/2022 - 09/2023, The Vanguard Group, Inc., Registered Person
- 06/2020 - 04/2022, Fidelity Investments, Intern / Client Relationship Advocate.
- 06/2018 - 05/2022, University of North Florida, Student

Professional Designation(s)

CFP® (Certified Financial Planner):

Joseph Valerio is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, Joseph Valerio may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and Joseph Valerio may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education - Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirements through other qualifying credentials.
- Examination - Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience - Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.

- Ethics - Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- Ethics - Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- Continuing Education - Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Enrolled Agent (EA): An enrolled agent is a person who has earned the privilege of representing taxpayers before the Internal Revenue Service by either passing a three-part comprehensive IRS test covering individual and business tax returns, or through experience as a former IRS employee. Enrolled agent status is the highest credential the IRS awards. Individuals who obtain this elite status must adhere to ethical standards and complete 72 hours of continuing education courses every three years. Enrolled agents, like attorneys and certified public accountants (CPAs), have unlimited practice rights. This means they are unrestricted as to which taxpayers they can represent, what types of tax matters they can handle, and which IRS offices they can represent clients before. Learn more about enrolled agents in Treasury Department Circular 230.

Item 3: Disciplinary Information

Joseph Valerio has not been involved in any reportable criminal or civil actions, administrative proceedings, self-regulatory organization (SRO) proceedings, or other hearings or formal adjudications.

Item 4: Other Business Activities

Joseph Valerio is not involved in any investment-related outside business activities or other businesses that take 10% of his time or income.

Item 5: Additional Compensation

Joseph Valerio does not receive any economic benefit from any person, company, or organization, in exchange for providing Clients advisory services through Valerio Wealth.

Item 6: Supervision

Joseph Valerio, as Chief Compliance Officer of Valerio Wealth, supervises the advisory activities of our firm. Joseph Valerio is bound by and will adhere to the firm's policies and procedures and Code of Ethics. Clients may contact Joseph Valerio at the phone number on this brochure supplement.

Item 7: Requirements for State Registered Advisers

Joseph Valerio has NOT been involved in any reportable arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.