



Eminence Wealth Management Inc.

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Item 1: Firm Brochure (Form ADV Part 2A)



This brochure provides information about the qualifications and business practices of Eminence Wealth Management Inc. If you have any questions about the contents of this brochure, please contact us at the phone number listed above. 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 (e.g. “registered investment advisor”) does not imply a certain level of skill or training.

Additional information about Eminence Wealth Management Inc. also is available on the SEC’s website at www.adviserinfo.sec.gov.



Item 2: Material Changes

Pursuant to Florida and SEC rules, Eminence Wealth Management Inc. will ensure that clients receive a summary of any material changes to this and subsequent disclosure brochures within 120 days after the Firm's fiscal year end, December 31. This means that if there were any material changes over the past year, clients will receive a summary of those changes no later than April 30. At that time, Eminence Wealth Management Inc. will also offer a copy of its most current disclosure brochure and may also provide other ongoing disclosure information about material changes as necessary. If there are no material changes over the past year, no notices will be sent.

Clients and prospective clients can always receive the most current disclosure brochure for Eminence Wealth Management Inc. at any time by contacting their investment advisor representative.

This is a new brochure as of 03/08/2024.



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Item 4 Advisory Business

Firm Description

Eminence Wealth Management Inc. (“EWM” or the “Firm”) is a Florida registered investment advisor. EWM was founded in December 2021.

The Principal Owner and Chief Compliance Officer of Eminence Wealth Management Inc. is Chance J. Robinson.

Types of Advisory Services

The Firm offers a large variety of services, including portfolio management, investment analysis and financial planning for individuals and high net worth individuals. The Firm offers these services to clients or potential clients (“clients”).

Investment Advisory Services

EWM specializes in quantitative, fundamental, technical, and economic analysis to determine what investments are in favor of EWM’s investment models. EWM assesses clients’ current holdings and ensures alignment with both short- and long-term goals. The Firm performs ongoing reviews of investment performance and portfolio exposure to market conditions. Accordingly, the Firm is authorized to perform various functions without further approval from the client, such as the determination of securities to be purchased or sold without prior permission from the client for each transaction. Any and all trades are made in the best interest of the client as part of EWM’s fiduciary duty. However, risk is inherent to any investing strategy and model. Therefore, EWM does not guarantee any results or returns.

Prior to engaging EWM to provide any investment advisory services, EWM requires a written financial service agreement (“FSA”) signed by the client prior to the engagement of any services. The FSA will outline services to which the client is entitled and fees the client will incur.

EWM is an asset-based fee investment management firm. The firm does not receive commissions for purchasing or selling stocks, bonds, mutual funds, real estate investment trusts, or other commissioned products for clients. The firm is not affiliated with entities that sell financial products or securities. No commissions in any form are accepted.

EWM does not act as a custodian of client assets. The client always maintains asset control. EWM places trades for clients under a limited power of attorney through qualified custodian/broker.

Services Tailored to Clients’ Needs

Services are provided based on a client’s specific needs within the scope of the services provided as discussed above. A review of the information provided by the client regarding the client’s current financial situation, goals, and risk tolerances will be performed and advice will be provided that is in line with available information.



Assets Under Management

As of December, 2023, Adviser has the following assets under

management: Discretionary assets: \$0

Non-discretionary assets: \$0

Financial Planning

Eminence offers Financial Planning and consultation services to individuals, families, and small businesses regarding the management of their financial resources based upon an evaluation of a number of factors. In general, Eminence's financial planning services involve preparing a financial plan for our clients that incorporates a Client's present financial circumstances, future financial goals and risk parameters. This planning may encompass one or more of the following areas: investment, portfolio analysis, and small business succession planning, depending on the client's goals and objectives.

The written financial plan delivered to Client usually includes general recommendations for a course of activity or specific actions to be taken by Client.

In developing the financial plan, Eminence will gather the following information:

1. Financial, biographical, and personal information necessary to develop the plan.
2. Analyze Client's current financial condition by preparing financial statements and projections and assessing the Client's insurance, investments, and estate needs, as well as risk parameters and tolerances.
3. Assist Client in developing specific, quantifiable financial goals.
4. Prepare a written, comprehensive financial plan that maximizes Client's ability to efficiently achieve those goals.
5. Assist the client with the implementation of parts of the plan and coordinate the implementation of the rest of the plan with Client's other financial advisers.
6. Appropriately administer investment assets if these services have been requested by the Client and an "Investment Management Agreement" has been executed by the Client and Adviser.
7. Periodically update the analysis and recommendations based on the Client's changing personal and financial situation, to the extent that Client requests these services. This practice can extend for the life of the Financial Planning Contract, unless Eminence and the Client agree in writing to extend this update period.

Eminence will assist with the implementation of the recommendations, as indicated on the Financial Planning Contract signed by the client. The implementation of the recommendations will be at the discretion of Client.

Educational Workshops



We provide educational seminar sessions involving personal finance and investing. Topics may include issues related to general financial planning, educational funding, estate planning, retirement strategies, implications involving changes in marital status, and various other current economic or investment topics. Our workshops are educational in nature and do not involve the solicitation of insurance or investment products.

Item 5 Fees and Compensation

Investment Advisory Fees and other charges

Fees for investment management services are negotiable by each of our investment adviser representatives based upon the type of client, the complexity of the client's situation, the composition of the client's account (i.e., equities versus mutual funds), the potential for additional account deposits, the relationship of the client with the investment adviser representative, the total amount of assets under management for the client, and the portfolio(s) chosen.

Eminence's fee for the investment management services is an asset-based fee calculated as a percentage of the value of the managed assets according to the following fee schedule, which represents Eminence's maximum fees for individual services. Fees are negotiable.

Individually Managed Accounts:

Fees for individually managed accounts are priced as follows:

| Account Assets | Annual Fee (as percentage of assets) |
|----------------------------|---|
| \$0 to \$500,000 | 2% |
| \$500,001 to \$1,000,000 | 1.50% |
| \$1,000,001 to \$3,000,000 | 1% |
| \$3,000,001 to \$5,000,000 | 0.50% |
| \$5,000,001 + | Negotiable |

Based upon the above negotiability factors, each investment adviser representative is allowed to set the fee for investment advisory services up to a maximum amount of 2.5% annually.

Fees for investment management services will be deducted from your account by the qualified custodian(s). You must authorize the qualified custodian(s) of your account to deduct fees from your account and pay such fees directly to Eminence Wealth Management. You should review your account statements received from the qualified custodian(s) and verify that appropriate investment advisory fees are being deducted. The qualified custodian(s) will not verify the accuracy of the investment advisory fees deducted.

Investment management services are offered both on a non-wrap fee basis. If you choose to receive services on a non-wrap fee basis, the custodian will not charge separately for custody but will be compensated through commissions or other transaction-related fees for securities trades that are executed or that settle into a custodian account.



Fee Deduction Disclosure

Where Adviser deducts its management fee from client accounts utilizing a qualified custodian, the Adviser is required to meet the following requirements.

- a. Possess written authorization from the client to deduct advisory fees from an account held by a qualified custodian;
- b. The firm must send the qualified custodian a written invoice detailing the fee amount to be deducted from the client account; and,
- c. The firm must send the client a written invoice itemizing the fee, the invoice must detail any formulae used to calculate the fee, the time period covered by the fee and the amount of assets under management on which the fee was based. This may be included with the clients quarterly performance report.

Financial Planning Fees

The fees for financial planning services may be hourly, with the hourly rates ranging between \$99 and \$199 per hour depending upon complexity of the required financial Plan. This includes the level of planning requested, the amount of assets, the complexity of assets, the number of individuals involved, and the length of the plan, and other matters. Eminence at its own discretion, may provide a discount to the fee based on the above factors.

Clients may terminate their relationship with Eminence at any time by giving 30 day written notice to Eminence, which termination shall be effective upon receipt. Eminence will provide the Client with all written work completed as of the effective date of termination. Eminence will send a refund check to the Client within thirty (30) days after the relationship ends, of applicable. Eminence may terminate the agreement at any time following delivery of the plan, which termination shall be effective upon receipt.

Right of Cancellation

In addition to the right to terminate an agreement pursuant to its terms, a client may cancel an agreement with Adviser within five (5) business days of first receiving a copy of this disclosure brochure and supplement without penalty or fee.

Eminence Wealth Management's Investment management fees are payable quarterly in advance. Upon cancellation prior to the end of the quarter, clients shall be responsible for any prorated fees, which will be calculated based on the number of days in the month, up to and including the date of termination. Advisor shall return to client any unearned fees if cancellation occurs before the end of the quarter.

Item 6 Performance-Based Fees and Side-By-Side Management

Eminence Wealth Management does not charge or accept performance-based fees.

Item 7 Types of Clients



EWM provides investment advice to many different types of clients. These clients generally include individuals, trusts, estates, corporations, and other types of business entities.

Minimum Account Size

The Firm does not require a minimum account size. Third-party managed programs generally have account minimum requirements, and these minimum requirements vary from manager to manager. Account minimums are generally higher on fixed income accounts than equity-based accounts.

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

A. Methods of Analysis

The Firm may use the following methods when considering investment strategies and recommendations.

Charting Review

Charting is a technical analysis that charts the patterns of stocks, bonds, and commodities to help determine buy and sell recommendations for clients. It is a way of gathering and processing price and volume information in a security by applying mathematical equations and plotting the resulting data onto graphs in order to predict future price movements. A graphical historical record assists the analyst in spotting the effect of key events on a security's price, its performance over a period of time, and whether it is trading near its high, near its low or in between. Chartists believe that recurring patterns of trading, commonly referred to as indicators, can help them forecast future price movements.

Fundamental Review

A fundamental analysis is a method of evaluating a company or security by attempting to measure its intrinsic value. Fundamental analysis attempts to determine the true value of a company or security by looking at all aspects of the company or security, including both tangible factors (e.g., machinery, buildings, land, etc.) and intangible factors (e.g., patents, trademarks, "brand" names, etc.). Fundamental analysis also involves examining related economic factors (e.g., overall economy and industry conditions, etc.), financial factors (e.g., company debt, interest rates, management salaries and bonuses, etc.), qualitative factors (e.g., management expertise, industry cycles, labor relations, etc.), and quantitative factors (e.g., debt-to-equity and price-to-equity ratios).

The end goal of performing fundamental analysis is to produce a value that an investor can compare with the security's current price with the aim of determining what sort of position to take with that security (e.g., if underpriced, the security should be bought; if overpriced the security should be sold). Fundamental analysis uses real data to evaluate a security's value. Although most analysts use fundamental analysis to value stocks, this method of valuation can be used for many types of securities.

Technical Review



A technical analysis is a method of evaluating securities that analyzes statistics generated by market activity, such as past prices and volume. Technical analysis does not attempt to measure a security's intrinsic value, but instead uses past market data and statistical tools to identify patterns that can suggest future activity. Historical performance of securities and the markets can indicate future performance.

Cyclical Review

A cyclical analysis assumes the market reacts in reoccurring patterns that can be identified and leveraged to provide performance. Cyclical analysis of economic cycles is used to determine how these reoccurring patterns, or cycles, affect the returns of a given investment, asset, or company. Cyclical analysis is a time-based assessment which incorporates past and present performance to determine future value. Cyclical analyses exist because the broad economy has been shown to move in cycles, from periods of peak performance to periods of low performance. The risks of this strategy are two-fold: (1) the markets do not always repeat cyclical patterns; and (2) if too many investors begin to implement this strategy, it changes the very cycles of which they are trying to take advantage.

Economic Review

An economic analysis determines the economic environment over a certain time horizon. This involves following and updating historic economic data such as U.S. gross domestic product and consumer price index as well as monitoring key economic drivers such as employment, inflation, and money supply for the world's major economies.

B. Investment Strategies

When implementing investment advice to clients, the Firm may employ a variety of strategies to best pursue the objects of clients. Depending on market trends and conditions, EWM will employ any technique or strategy herein described, at the Firm's discretion and in the best interests of the client. The Firm does not recommend any particular security or type of security. Instead, the Firm makes recommendations to meet a particular client's financial objectives. There is inherent risk to any investment and clients may suffer loss of ALL OR PART of a principal investment.

Long-Term Purchases

Long-term purchases are securities that are purchased with the expectation that the value of those securities will grow over a relatively long period, generally greater than one year. Long-term purchases may be affected by unforeseen changes in the company in which a client is invested or in the overall market. Long term trading is designed to capture market rates of both return and risk. Frequent trading can affect investment performance, particularly through increased brokerage and other transaction costs and taxes. Due to its nature, the long-term strategy can expose clients to various other types of risk that will typically surface at various intervals during the time the client owns the investments. These risks include, but are not limited to, inflation (purchasing power) risk, interest rate risk, economic risk, and political/regulatory risk.



Short-Term Purchases

Short-term purchases are securities that are purchased with the expectation that they will be sold within a relatively short period of time, generally less than one year, to take advantage of the securities' short-term price fluctuations. Short-term trading generally holds greater risk. Frequent trading can affect investment performance due to increased brokerage fees and other transaction costs and taxes.

Strategic Asset Allocation

Asset allocation is a combination of several different types of investments; typically, this includes stocks, bonds, and cash equivalents among various asset classes to achieve diversification. The objective of asset allocation is to manage risk and market exposure while still positioning a portfolio to meet financial objectives.

C. Risk of Loss

Investing inherently involves risk up to and including loss of the principal sum. Further, past performance of any security is not necessarily indicative of future results. Therefore, future performance of any specific investment or investment strategy based on past performance should not be assumed as a guarantee. EWM does not provide any representation or guarantee that the financial goals of clients will be achieved.

The potential return or gain and potential risk or loss of an investment varies, generally speaking, with the type of product invested in. Below is an overview of the types of products available on the market and the associated risks of each:

General Risks. Investing in securities always involves risk of loss that you should be prepared to bear. We do not represent or guarantee that our services or methods of analysis can or will predict future results, successfully identify market tops or bottoms, or insulate clients from losses due to market corrections or declines. We cannot offer any guarantees or promises that your financial goals and objectives can or will be met. Past performance is in no way an indication of future performance. We also cannot assure that third parties will satisfy their obligations in a timely manner or perform as expected or marketed.

General Market Risk. Investment returns will fluctuate based upon changes in the value of the portfolio securities. Certain securities held may be worth less than the price originally paid for them, or less than they were worth at an earlier time.

Common Stocks. Investments in common stocks, both directly and indirectly through investment in shares of ETFs, may fluctuate in value in response to many factors, including, but not limited to, the activities of the individual companies, general market and economic conditions, interest rates, and specific industry changes. Such price fluctuations subject certain strategies to potential losses. During



temporary or extended bear markets, the value of common stocks will decline, which could also result in losses for each strategy.

Portfolio Turnover Risk. High rates of portfolio turnover could lower performance of an investment strategy due to increased costs and may result in the realization of capital gains. If an investment strategy realizes capital gains when it sells its portfolio investments, it will increase taxable distributions to you. High rates of portfolio turnover in a given year would likely result in short-term capital gains and under current tax law you would be taxed on short-term capital gains at ordinary income tax rates, if held in a taxable account.

Non-Diversified Strategy Risk. Some investment strategies may be non-diversified (e.g., investing a greater percentage of portfolio assets in a particular issuer and owning fewer securities than a diversified strategy). Accordingly, each such strategy is subject to the risk that a large loss in an individual issuer will cause a greater loss than it would if the strategy held a larger number of securities or smaller positions sizes.

Model Risk. Financial and economic data series are subject to regime shifts, meaning past information may lack value under future market conditions. Models are based upon assumptions that may prove invalid or incorrect under many market environments. We may use certain model outputs to help identify market opportunities and/or to make certain asset allocation decisions.

There is no guarantee any model will work under all market conditions. For this reason, we include model related results as part of our investment decision process, but we often weigh professional judgment more heavily in making trades or asset allocations.

ETF Risks, including Net Asset Valuations and Tracking Error. An ETF's performance may not exactly match the performance of the index or market benchmark that the ETF is designed to track because 1) the ETF will incur expenses and transaction costs not incurred by any applicable index or market benchmark; 2) certain securities comprising the index or market benchmark tracked by the ETF may, from time to time, temporarily be unavailable; and 3) supply and demand in the market for either the ETF and/or for the securities held by the ETF may cause the ETF shares to trade at a premium or discount to the actual net asset value of the securities owned by the ETF. Certain ETF strategies may from time to time include the purchase of fixed income, commodities, foreign securities, American Depository Receipts, or other securities for which expenses and commission rates could be higher than normally charged for exchange-traded equity securities, and for which market quotations or valuation may be limited or inaccurate.

Clients should be aware that to the extent they invest in ETF securities they will pay two levels of advisory compensation – advisory fees charged by Adviser plus any advisory fees charged by the issuer of the ETF. This scenario may cause a higher advisory cost (and potentially lower investment returns) than if a Client purchased the ETF directly. An ETF typically includes embedded expenses that may reduce the ETF's net asset value, and therefore directly affect the ETF's performance and indirectly affect a Client's portfolio performance or an index benchmark comparison. Expenses of the ETF may include investment advisor management fees, custodian fees, brokerage commissions, and legal and accounting fees. ETF expenses may change from time to time at the sole discretion of the ETF issuer. ETF tracking error and expenses may vary.

Inflation, Currency, and Interest Rate Risks. Security prices and portfolio returns will likely vary in response to changes in inflation and interest rates. Inflation causes the value of future dollars to be



worth less and may reduce the purchasing power of an investor's future interest payments and principal. Inflation also generally leads to higher interest rates, which in turn may cause the value of many types of fixed income investments to decline. In addition, the relative value of the U.S. dollar-denominated assets primarily managed by Adviser may be affected by the risk that currency devaluations affect Client purchasing power.

Liquidity Risk. Liquidity is the ability to readily convert an investment into cash to prevent a loss, realize an anticipated profit, or otherwise transfer funds out of the particular investment. Generally, investments are more liquid if the investment has an established market of purchasers and sellers, such as a stock or bond listed on a national securities exchange. Conversely, investments that do not have an established market of purchasers and sellers may be considered illiquid. Your investment in illiquid investments may be for an indefinite time, because of the lack of purchasers willing to convert your investment to cash or other assets.

Legislative and Tax Risk. Performance may directly or indirectly be affected by government legislation or regulation, which may include, but is not limited to: changes in investment advisor or securities trading regulation; change in the U.S. government's guarantee of ultimate payment of principal and interest on certain government securities; and changes in the tax code that could affect interest income, income characterization and/or tax reporting obligations, particularly for options, swaps, master limited partnerships, Real Estate Investment Trust, Exchange Traded Products/Funds/Securities. We do not engage in tax planning, and in certain circumstances a Client may incur taxable income on their investments without a cash distribution to pay the tax due. Clients and their personal tax advisors are responsible for how the transactions in their account are reported to the IRS or any other taxing authority.

Foreign Investing and Emerging Markets Risk. Foreign investing involves risks not typically associated with U.S. investments, and the risks maybe exacerbated further in emerging market countries. These risks may include, among others, adverse fluctuations in foreign currency values, as well as adverse political, social, and economic developments affecting one or more foreign countries.

In addition, foreign investing may involve less publicly available information and more volatile or less liquid securities markets, particularly in markets that trade a small number of securities, have unstable governments, or involve limited industry. Investments in foreign countries could be affected by factors not present in the U.S., such as restrictions on receiving the investment proceeds from a foreign country, foreign tax laws or tax withholding requirements, unique trade clearance or settlement procedures, and potential difficulties in enforcing contractual obligations or other legal rules that jeopardize shareholder protection. Foreign accounting may be less transparent than U.S. accounting practices and foreign regulation may be inadequate or irregular.

Information Security Risk. We may be susceptible to risks to the confidentiality and security of its operations and proprietary and customer information. Information risks, including theft or corruption of electronically stored data, denial of service attacks on our website or websites of our third-party service providers, and the unauthorized release of confidential information are a few of the more common risks faced by us and other investment advisers. Data security breaches of our electronic data infrastructure could have the effect of disrupting our operations and compromising our customers' confidential and personally identifiable information. Such breaches could result in an inability of us to conduct business, potential losses, including identity theft and theft of investment funds from



customers, and other adverse consequences to customers. We have taken and will continue to take steps to detect and limit the risks associated with these threats.

Tax Risks. Tax laws and regulations applicable to an account with Adviser may be subject to change and unanticipated tax liabilities may be incurred by an investor as a result of such changes. In addition, customers may experience adverse tax consequences from the early assignment of options purchased for a customer's account. Customers should consult their own tax advisers and counsel to determine the potential tax-related consequences of investing.

Advisory Risk. There is no guarantee that our judgment or investment decisions on behalf of particular any account will necessarily produce the intended results. Our judgment may prove to be incorrect, and an account might not achieve her investment objectives. In addition, it is possible that we may experience computer equipment failure, loss of internet access, viruses, or other events that may impair access to accounts' custodians' software. Adviser and its representatives are not responsible to any account for losses unless caused by Adviser breaching our fiduciary duty.

Dependence on Key Employees. An accounts success depends, in part, upon the ability of our key professionals to achieve the targeted investment goals. The loss of any of these key personnel could adversely impact the ability to achieve such investment goals and objectives of the account.

Adviser does not primarily recommend a particular type of security.

Item 9 Disciplinary Information

Registered investment advisers are required to disclose any legal or disciplinary events that are material to a client's or prospective client's evaluation of the advisory business or integrity of the Firm's management.

EWM has no disciplinary disclosures. Chance Robinson, the owner and operator of Eminence Wealth Management Inc., has no disciplinary disclosures.

Item 10 Other Financial Industry Activities and Affiliations

Registration as a Broker/Dealer or Broker/Dealer Representative

EWM is not registered and does not have an application pending to register, as a broker dealer and its management persons are not registered as broker/dealer representative.

Registration as a Futures Commission merchant, Commodity Pool Operator

EWM and its management persons are not registered and do not have application pending to register, as a futures commission merchant, commodity pool operator/advisor.

Relationships Material to this Advisory Business and Possible Conflicts of Interest



Receipt of Insurance Commission

EWM's *employees*, in their individual capacities, are also licensed insurance agents with Strong Point Insurance, and in such capacity, may recommend, on a commission basis, the purchase of certain insurance products. A conflict of interest exists to the extent that EWM recommends the purchase of insurance products where EWM's *Supervised Persons* receive insurance commissions or other additional compensation. EWM has procedures in place to limit the conflict of interest.

Selection of other Advisors

Eminence Wealth Management does not recommend or select other investment advisers for its clients.

Item 11 Code of Ethics, Conflicts of Interest, and Personal Trading

A. Fiduciary Status

According to Florida law, an investment advisor is considered a fiduciary. As a fiduciary, it is an investment advisor's responsibility to provide fair and full disclosure of all material facts. In addition, an investment advisor has a duty of utmost good faith to act solely in the best interest of each of its clients. EWM and its representatives have a fiduciary duty to all clients. EWM and its representatives' fiduciary duty to clients is considered the core underlying principle for EWM's Code of Ethics and represents the expected basis for all representatives' dealings with clients. EWM has the responsibility to ensure that the interests of clients are placed ahead of it or its representatives' own investment interest. All representatives will conduct business in an honest, ethical, and fair manner. All representatives will comply with all federal and state securities laws at all times. Full disclosure of all material facts and potential conflicts of interest will be provided to clients prior to services being conducted. All representatives have a responsibility to avoid circumstances that might negatively affect or appear to affect the representatives' duty of complete loyalty to their clients.

Receipt of Insurance Commission

Certain of Eminence's *employees*, in their individual capacities, are also licensed insurance agents with various insurance companies, and in such capacity, may recommend, on a fully disclosed commission basis, the purchase of certain insurance products. A conflict of interest exists to the extent that its *Supervised Persons* recommend the purchase of insurance products where Eminence's *Supervised Persons* receive insurance commissions or other additional compensation. Eminence has procedures in place to address the conflict of interest.

Personal Trading

Eminence, its directors, officers and employees may from time-to-time purchase or sell securities that it also recommends to Clients. These purchases or sales must be effected in accordance with Eminence's Code of Ethics, which includes a personal trading policy. Transactions where Eminence purchases the same securities and investment products that it recommends to a Client are subject to the Code of Ethics and may present a conflict of interest. Such transactions, as well as personal securities transactions of Eminence's supervised persons will generally not be allowed when the investment would be made at or near the same time as a trade in the same security on behalf of a Client account.



Adviser collects and maintains records of securities holdings and securities transactions effected by Access Persons. These records are reviewed to identify and resolve potential conflicts of interest. Adviser's Code of Ethics is available upon request.

Other Fees

In addition to the fees described above, you may incur certain charges imposed by third parties other than Eminence Wealth Management in connection with investments made through your account including, but not limited to, ETF sales loads and management fees, sales charges and management fees for alternative investments, mutual fund sales loads, periodic mutual fund fees (e.g. 12b-1 trails) and surrender charges, IRA and qualified retirement plan fees, and charges imposed by the qualified custodian(s) of your account. Management fees charged by Eminence Wealth Management are separate and distinct from the fees and expenses charged by investment company securities that may be recommended to you. A description of these fees and expenses are available in each investment company security's prospectus.

Item 12 Brokerage Practices

A. Selection and Recommendation

EWM does not have discretionary authority to select the broker-dealer/custodian for custodial and execution services or the administrator for defined contribution accounts. The duty of best execution requires an investment adviser to seek to execute securities transactions for clients in such a manner that the client's total cost or proceeds in each transaction is the most favorable under the circumstances, taking into account all relevant factors. The lowest possible commission, while very important, is not the only consideration.

It is the policy of the Firm to seek best execution in all portfolio trading activities for all investment disciplines and products, regardless of whether commissions are charged. This applies to trading in any instrument, security, or contract including equities, bonds, and forward or derivative contracts.

The standards and procedures governing best execution are set forth in several written policies. Generally, to achieve best execution, EWM considers the following factors, without limitation, in selecting brokers and intermediaries:

- Execution capability;
- Order size and market depth;
- Availability of competing markets and liquidity;
- Trading characteristics of the security;
- Availability of accurate information comparing markets;
- Quantity and quality of research received from the broker dealer;
- Financial responsibility of the broker-dealer;
- Confidentiality;
- Reputation and integrity;
- Responsiveness;
- Recordkeeping;



- Ability and willingness to commit capital;
- Ability to address current market conditions.
- Available technology; and

EWM evaluates the execution, performance, and risk profile of the broker-dealers it uses at least quarterly.

B. Research and Other Soft Dollar Benefits

Soft dollar practices are arrangements whereby an investment adviser directs transactions to a broker-dealer in exchange for certain products and services that are allowable under SEC and Florida rules. Client commissions may be used to pay for brokerage and research services and products as long as they are eligible under Section 28(e) of the Exchange Act of 1934. Section 28(e) sets forth a “safe harbor,” which provides that an investment adviser that has discretion over a client account is not in breach of its fiduciary duty when paying more than the lowest commission rate available if the adviser determines in good faith that the rate paid is commensurate with the value of brokerage and research services provided by the broker-dealer.

EWM does not currently have any soft dollar benefit arrangements.

C. Brokerage for Client Referrals

EWM does not receive client referrals from third parties for recommending the use of specific broker-dealer brokerage services.

D. Directed Brokerage

Securities transactions are executed by brokers selected by EWM in its discretion and without the consent of clients. EWM generally will not recommend, request, or require clients to direct the Firm to execute transactions through a specified broker-dealer. Not all investment advisers require their clients to direct brokerage.

E. Order Aggregation

EWM may, at times, aggregate sale and purchase orders of securities (“block trading”) for advisory accounts with similar orders in order to obtain the best pricing averages and minimize trading costs. This practice is reasonably likely to result in administrative convenience or an overall economic benefit to the client. Clients also benefit relatively from better purchase or sale execution prices, or beneficial timing of transactions or a combination of these and other factors. Aggregate orders will be allocated to client accounts in a systematic non-preferential manner. EWM may aggregate or “bunch” transactions for a client’s account with those of other clients in an effort to obtain the best execution under the circumstances.

F. Trade Error Policy



EWM maintains a record of any trading errors that occur in connection with investment activities of its clients. Both gains and losses that result from a trading error made by EWM will be borne or realized by EWM.

Item 13 Review of Accounts

A. Periodic Reviews

Eminence reviews investment advisory Client accounts annually to ensure that the recommendations made are consistent with the client's investment policy statement. Eminence analyzes rates of return and allocation of assets to determine model strategy effectiveness.

B. Intermittent Review Factors

Intermittent reviews may be triggered by substantial market fluctuation, economic or political events, or changes in the client's financial status (such as retirement, termination of employment, relocation, inheritance, etc.). Clients are advised to notify EWM promptly if there are any material changes in their financial situation, investment objectives, or in the event they wish to place restrictions on their account.

C. Reports

Clients may receive confirmations of purchases and sales in their accounts and will receive, at least quarterly, statements containing account information such as account value, transactions, and other relevant information. Confirmations and statements are prepared and delivered by the custodian.

D. Financial Plans

All financial planning accounts are reviewed upon financial plan creation and plan delivery by Chance Robinson. There are multiple levels of review for each financial plan. Each financial planning client will receive the financial plan upon completion.

Item 14 Client Referrals and Other Compensation

Client Referrals

Adviser will not receive any economic benefit from another person or entity for soliciting or referring clients.

Other Compensation

Eminence will not pay another person or entity for referring or soliciting clients for Adviser.



Item 15 Custody

A. Custodian of Assets

Custody means holding, directly or indirectly, client funds or securities or having any authority to obtain possession of them.

Eminence does not have direct custody of any client funds and/or securities. EWM will not maintain physical possession of client funds and securities. Instead, clients' funds and securities are held by a qualified custodian.

While EWM does not have physical custody of client funds or securities, payments of fees may be paid by the custodian from the custodial brokerage account that holds client funds pursuant to the client's account application.

In certain jurisdictions, the ability of EWM to withdraw its management fees from the client's account may be deemed custody. Prior to permitting direct debit of fees, each client provides written authorization permitting fees to be paid directly from the custodian.

As part of the billing process, the client's custodian is advised of the amount of the fee to be deducted from that client's account. On at least a quarterly basis, the custodian is required to send to the client a statement showing all transactions within the account during the reporting period. The custodian does not calculate the amount of the fee to be deducted and does not verify the accuracy of EWM's advisory calculation. Therefore, it is important for clients to carefully review their custodial statements to verify the accuracy of the calculation. Clients should contact EWM directly if they believe that there may be an error in their statement.

The current custodians EWM currently utilizes is Fidelity.

Item 16 Investment Discretion

EWM usually receives discretionary authority from the Client at the outset of an investment advisory relationship to select the securities to be bought or sold and the amount of securities to be bought or sold. Details of this relationship are fully disclosed to the Client before any advisory relationship begins in the investment advisory agreement the Client signs. The Client provides EWM with discretionary authority through a limited power of attorney in the investment advisory agreement and in any contract between the Client and the qualified custodian. In all cases, however, such discretion is to be exercised in a manner consistent with the stated investment objectives for the particular Client account.

Item 17 Voting Client Securities

The Firm does not perform proxy voting services on the client's behalf. Clients are encouraged to read through the information provided with the proxy voting documents and to make a determination based on the information provided. Upon the client's request, Firm representatives may provide limited



clarifications of the issues presented in the proxy voting materials based on his or her understanding of issues presented in the proxy voting materials. However, clients have the ultimate responsibility for making all proxy voting decisions.

Item 18 Financial Information

A. Balance Sheet Requirement

Eminence Wealth Management is not the qualified custodian for client funds or securities and does not require prepayment of fees of more than \$500 per client, six (6) months or more in advance.

B. Financial Condition

Eminence Wealth Management does not have any financial impairment that would preclude the Firm from meeting contractual commitments to clients.

C. Bankruptcy Petition

Eminence Wealth Management has not been the subject of a bankruptcy petition at any time during the last 10 years.

Item 19 Requirements for State-Registered Advisors

A. Identify each of EWM's principal executive officers and *management persons* and describe their formal education and business background.

Education:

Technical Community College, Accounting and Business Law, Fayetteville, North Carolina
2010-2012

North Carolina School of Communication Arts, Certification in Digital Film Making, 2003.

Business Background:

Eminence Wealth Management, Chief Financial Strategist, Chief Compliance Officer
- Feb 2022-Present

Strong Point Financial Inc., Insurance Agent & Owner, Orlando Florida
- 2015- Present

B. Describe any business in which EWM is actively engaged (other than giving investment advice) and the approximate amount of time spent on that business.

EWM has nothing to disclose.



C. In addition to the description of EWM fees in response to Item 5 above, if EWM or a *supervised person* is compensated for advisory services with *performance-based fees*, explain how these fees will be calculated.

EWM does not charge performance fees.

D. If EWM or a *management person* has been *involved* in one of the disciplinary events listed below, disclose all material facts regarding the event.

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.

EWM has nothing to disclose.

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.

EWM has nothing to disclose.

E. In addition to any relationship or arrangement described in response to Item 10.C., describe any relationship or arrangement that EWM or any *management persons* have with any issuer of securities that is not listed in Item 10.C.

EWM has no relationship with any issuer of securities.



Eminence Wealth Management Inc.

7680 Universal Blvd Suite 550
Orlando, FL 32819
<https://eminencewm.com/>
800-329-8475

October 4, 2022

Item 1: Brochure Supplement (Form ADV Part 2B)

Chance J. Robinson

This brochure supplement provides information about Chance Robinson that supplements the Eminence Wealth Management Inc. brochure. His individual CRD number is 7518667. Please contact Chance Robinson if the Firm brochure was not provided. Additional information about Chance Robinson is available on the SEC's website at www.adviserinfo.sec.gov.

This Brochure Supplement is new as of October 4, 2022



Item 2 Education Background and Business Experience

Education:

Technical Community College, Accounting and Business Law, Fayetteville, North Carolina
2010-2012

North Carolina School of Communication Arts, Certification in Digital Film Making, 2003.

Business Background:

Eminence Wealth Management, Chief Financial Strategist, Chief Compliance Officer
- Feb 2022-Present

Strong Point Financial Inc., Insurance Agent & Owner, Orlando Florida
- 2015- Present

Item 3 Disciplinary Information

Adviser has nothing to report under this section.

Item 4 Other Business Activities

Chance J. Robinson is licensed as an insurance agent in the state of Florida. In his individual capacity, he sells Life, Health, And Annuities in the insurance industry. Since October 2015, he has been the owner of Strong Point Financial Inc., located at:7680 Universal Blvd Suite 550. Orlando FL 32819

Item 5 Additional Compensation

Neither Adviser nor any of its supervised persons is compensated in any way other than the investment advisory fees described above.

Item 6 Supervision

Chance J. Robinson is the owner and president of Eminence Wealth Management, He is also the chief compliance officer and chief investment strategist. Chance J. Robinson is not supervised by someone else because she is the sole investment professional at Eminence Wealth Management. Mr. Robinson can be reached at 863-800-4484.

Item 7 Requirements for State-Registered Advisers

Chance J. Robinson has not been involved with any arbitration or administrative proceeding events. Chance J. Robinson has not been the subject of a bankruptcy petition.