

Form ADV Part 2A – Disclosure Brochure

Martin Wealth Management
D/B/A Purposeful Financial Planning
D/B/A Purposeful Financial and Legacy Planning

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Item 1 – Cover Page

This Disclosure Brochure provides information about the qualifications and business practices of Martin Wealth Management (“MWM”), doing business as Purposeful Financial Planning and Purposeful Financial and Legacy Planning. If you have any questions about the contents of this Brochure, please contact MWM at (970) 443-1873 or by email at steve@purposefulfinancialplanning.com. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission (“SEC”) or by any state securities authority.

MWM is registered as an investment adviser. Registration as an investment adviser does not imply any level of skill or training.

Additional information about MWM is available on the SEC’s website at www.adviserinfo.sec.gov by conducting a firm searching using our CRD Number 135813.

Item 2 – Material Changes

Annual Update

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

Since our last amendment dated March 5, 2025, we have not made any material changes.

Full Brochure Available

We encourage you to carefully review our Firm Brochure. If you have questions or whenever you would like to receive a complete copy of MWM’s Firm Brochure, please contact MWM by telephone at (970) 443-1873 or by email at steve@purposefulfinancialplanning.com. You can also obtain a copy of our current Brochure from the SEC’s website as described in [Item 1](#) above.

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Item 4 – Advisory Business

Firm Description

Martin Wealth Management (“MWM”) is a registered investment adviser based in Colorado. The company was registered and founded in 2005 by Steve Martin, its sole managing member and Chief Compliance Officer.

MWM is a fee-only investment advisory firm providing financial life planning and investment management services advice to our clients. MWM also does business as Purposeful Financial Planning and Purposeful Financial and Legacy Planning.

Advisory Services

MWM provides personalized confidential financial planning and investment management services to individuals, pension and profit-sharing plans, trusts, estates, charitable organizations, and small businesses. Advice is provided through consultation with the client and may include, based on each client’s needs, the determination of financial objectives, identification of financial problems, cash flow management, tax planning, insurance review, investment management, education funding, retirement planning, and estate planning.

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

The firm does not sell insurance, stocks, bonds, mutual funds, limited partnerships, or other commissioned products. The firm is not affiliated with entities that sell financial products or securities. No commissions in any form are accepted. No finder’s fees are accepted.

MWM hereby acknowledges that we are a “fiduciary” when the firm’s services are subject to the provisions of Employee Retirement Income Security Act of 1974, as amended (“ERISA”).

The following types of engagements are offered by MWM:

Ongoing Planning and Investment Management Services

With this engagement, MWM provides holistic, ongoing financial planning and investment management services. Clients will have regularly scheduled meetings during the term of the engagement, depending on the client’s individual situation and needs. In addition to scheduled meetings, additional face-to-face, e-mail, and/or phone consultations are provided.

Financial planning services involve an evaluation of your current financial circumstances and future projections by using currently known variables to predict future cash flows, asset values, and withdrawal plans. We will guide you through a process to establish your goals and objectives. You will be required to provide information as necessary to help us analyze your current financial situation and develop a financial plan specific to your needs. Our analysis and recommendations may include, but are not limited to, insurance review, inventory of assets, analysis of financial goals, portfolio analysis, development of an asset allocation strategy, retirement planning, and estate planning review.

Our investment advice is tailored to meet our clients’ needs and investment objectives. If you decide to hire our firm to manage investments, we will meet with you to gather your financial information, determine your goals, and help you decide how much risk you should take in your investments. The information we gather will help us implement an asset allocation strategy that will be specific to your goals, whether we are actively investing for you or simply providing you with advice. MWM recommends investments that may include stocks, bonds, and/or mutual funds, but we do not collect any commissions from these recommendations.

If the client engages us for ongoing investment management services, MWM manages clients' portfolios on a non-discretionary basis only and does not make transactions on behalf of clients without obtaining specific client consent prior to every transaction. Additionally, clients have the option to implement any of our recommendations, including financial planning recommendations.

Recommendation of Sub-Advisers

Where we are engaged to manage investments, we may recommend the use of various model asset allocation portfolios, developed by third-party investment advisers ("sub-advisers"). Specifically, MWM has entered into a sub-advisory relationship with Dimensional Fund Advisors LP ("DFA").

Each model portfolio is designed to meet a particular investment goal. The client's objectives and our recommended portfolio for each client are then documented in an Investment Policy Statement ("IPS"). The investment strategy for a specific client is based upon the objectives stated by the client during consultations as well as their risk tolerance. The client may change these objectives at any time. Each client executes an IPS that documents their objectives, desired investment strategy, and assigned model portfolio. MWM supervises the accounts and manages that model portfolio on a non-discretionary basis. Clients invested in model portfolios may not be able to set restrictions on the specific holdings within the models or the types of securities that can be purchased in the models. However, clients may hold assets outside of, and in addition to, holdings in the model portfolios.

Starter Program Services

Our starter program services are appropriate for the younger client who needs assistance with basic financial matters, such as a home purchase analysis, developing a savings plan, basic estate planning recommendations, guidance on how to invest in their company's retirement plans, and basic life insurance review. MWM will provide recommendations to guide the client towards the achievement of their financial objectives in these areas. Once MWM's recommendations are made to the client, the engagement is concluded. No investment management or follow-up services are provided in the Starter Program engagement. Clients are free to accept or reject any recommendations made by MWM.

Financial Planning Hourly Services

With our financial planning hourly services, the engagement is narrower in scope and usually focuses on a particular financial planning area, such as goal setting, asset and liability analysis, tax planning, cash flow management, investment review, retirement planning, risk management, estate planning, or recordkeeping. Depending upon the scope of the engagement, the service may include various client consultations as well as written and/or oral recommendations resulting from such consultations. Because this engagement is limited in nature and not intended to provide comprehensive financial planning services, the hourly planning services agreement will terminate upon completion of the project. Clients are free to accept or reject any recommendations made by MWM. Any follow-up advice and/or implementation assistance may be requested under a new agreement at the then-current hourly rate.

Investment Review Services

With our investment review services, MWM will provide a one-time review of the client's current investments as they relate to the client's investment goals and will develop a personal asset allocation containing a proposed portfolio of specific investment recommendations of mutual funds and exchange-traded funds in accordance with the client's stated investment objectives, risk tolerance, and any restrictions. Under this engagement, MWM does not include ongoing investment management services. Upon request, MWM will provide the client with assistance in implementing investment recommendations, but the client always retains the obligation to implement MWM's recommendations.

Tax Preparation and Filing Services

In some engagements, individual tax preparation and filing services may be included as part of the negotiated annual fee. If the client elects to add tax preparation and filing services, MWM will directly engage on behalf of the client a third-party tax professional, such as a certified public accountant or enrolled agent to prepare and file the client's individual federal and state tax returns. MWM will work closely with both the client and the tax professional to prepare the forms and schedules necessary to properly report the client's income, adjustments, expenditures, deductions, exemptions, and other information required for individual returns based on the information furnished by the client.

Wrap Fee Programs

MWM does not sponsor, manage, or participate in any wrap fee programs.

Assets Under Management

As of December 31, 2025, MWM managed approximately \$107,088,335 in assets on a non-discretionary basis. We do not manage assets on a discretionary basis.

Item 5 – Fees and Compensation

Advisory Services Fees

Ongoing Planning and Investment Management Services Fees

MWM's fee for ongoing planning and investment management services is based on the client's investable assets under our management according to the fee schedule below:

\$0 – \$1,000,000	0.85%
\$1,000,001 – \$2,000,000	0.80%
\$2,000,001 – \$3,000,000	0.75%
\$3,000,001 and above	0.70%

MWM's annual fee is due in four quarterly payments. The first payment is due upon signing or renewal of the advisory agreement, and subsequent payments are payable at the beginning of each calendar quarter. MWM's annual fee is calculated at the time the engagement begins. Then in the first renewal year, the fee is recalculated at the end of the initial year agreement using investable asset values from the previous quarter. In the following renewal years, the fee is recalculated annually in the fourth quarter, with the new fee taking effect January 1st of the next year.

MWM's minimum annual fee is \$4,000. The maximum annual fee is \$17,000. For certain clients, fees may be negotiable. If the client chooses to include tax preparation and filing services, MWM will consider the additional cost when negotiating minimum annual fees with the client.

The firm treats cash and cash equivalents as an asset class. Accordingly, unless otherwise agreed in writing, all cash and cash equivalent positions (e.g., money market funds, etc.) are included as part of assets under management for purposes of calculating the firm's advisory fee. At any specific point in time, depending upon perceived or anticipated market conditions or events (there is no guarantee that such anticipated market conditions or events will occur), the firm may maintain cash and/or cash equivalent positions for defensive, liquidity, or other purposes. While assets are maintained in cash or cash equivalents, such amounts could miss market advances and, depending upon current yields, at any point in time, the firm's advisory fee could exceed the interest paid by the client's cash or cash equivalent positions.

The firm has a fiduciary duty to provide services consistent with the client's best interest. As part of our investment advisory services, we will review client portfolios on an ongoing basis to determine if any changes are necessary based upon various factors, including but not limited to, investment performance, fund manager tenure, style drift, account additions and withdrawals, the client's financial circumstances, and changes in the client's investment objectives. Based upon these and other factors, there may be extended periods of time when the firm determines that changes to a client's portfolio are neither necessary nor prudent. Notwithstanding, unless otherwise agreed in writing, the firm's annual fee will continue to apply during these periods, and there can be no assurance that investment decisions made by the firm will be profitable or equal any specific performance levels.

Sub-Adviser and Model Portfolio Fees

When a sub-adviser is used to manage all or a portion of a client's portfolio, the annual fee to be paid to the sub-adviser is 0.29% of the average daily value of the assets in the model portfolios and is paid quarterly in arrears. In addition, in accordance with the agreement with the sub-adviser, the sub-adviser may charge an additional "overlay fee" for rebalancing and tax management services for assets in the model portfolios. Based on the authorization provided to the account custodian, the custodian will deduct the fees directly from the client's account. Any sub-advisory or model portfolio fees are separate and in addition to MWM's advisory fees. MWM does not share in these fees, but the client is advised that lower fees may be available through similar firms that do not use third-party models or sub-advisory programs.

Starter Program Services Fees

For our starter program services, MWM charges a flat fee of \$300 to \$500, depending upon the complexity of services and the client's financial situation. The exact fee is set forth in the client's advisory agreement. The fee is due and payable at the beginning of the engagement.

Financial Planning Hourly Services Fees

For financial planning hourly services, fees range from \$250 to \$600 per hour, depending upon the nature of the service and the complexity of the client's financial situation. Hourly rate charges (typically research and document preparation, as well as meeting time) are due and payable as billed, upon completion of the services. Clients may request annual updates to financial plans to be performed by MWM for an additional fee or time billable.

Investment Review Services Fees

For investment review services, the fee is a flat fee of \$3,995. MWM's fee is due and payable in two payments. The first payment of \$1,997 is due upon signing of the advisory agreement, and the remaining amount is due and payable upon final invoice after the completion of MWM's services. If the client elects to have MWM assist with the implementation of the recommendations made to the client as part of the review, there may be an additional fee.

Tax Preparation and Filing Services Fees

If the client engages us for tax preparation and filing services, the fee will be included in the negotiated fee the client agrees to pay for ongoing planning and management services.

Payment of Fees

Depending on the particular arrangement with each client, MWM will either invoice clients or directly debit their custodial accounts for the fee. If fees are deducted from the account, the client must provide the account custodian with written authorization to have the fees deducted and paid to MWM. When the fee is deducted from an account, MWM sends the client a billing notice showing the amount deducted, the manner in which the fee is calculated, any adjustments to the fee, and an explanation of any such adjustments. At least quarterly, the

custodian sends clients a statement showing all disbursements from the account, including advisory fees deducted. If fees are paid directly, payment is due upon receipt of MWM's billing notice.

The fee for financial planning hourly services is payable by check only.

The full cost of an engagement for starter program or investment review services will be applied toward the cost of ongoing planning and investment management services if the client enters into an ongoing planning and investment management engagement within thirty days of the ending of their original engagement.

Past Due Accounts and Termination of Agreement

MWM reserves the right to stop work on any account that is more than 90 days overdue. In addition, MWM reserves the right to terminate any advisory agreement where a client has willfully concealed or has refused to provide pertinent information about financial situations when necessary and appropriate, in MWM's judgment, to provide proper financial advice or advisory services.

The client has five business days from the date of execution of their advisory agreement to terminate the agreement without penalty or fees if the client has not received a copy of MWM's Disclosure Brochure at least 48 hours prior to execution of the agreement. After five days from execution, either party may terminate the agreement upon written notice.

Upon written notice of termination of the agreement via mail or email, the date of the written notification will serve as the termination date unless another date is specifically requested in the notification. If the termination date is before the signed agreement end date, any pre-paid, unearned fees will be prorated based on the number of days in the billing period up to and including the termination date, and will be refunded to the client by check or by a credit to the account held by the qualified custodian. If there are any fees owed by the client to MWM, the fees will be calculated through the termination date and invoiced within 30 days after termination.

Other Fees and Expenses

Clients could incur certain charges by custodians, brokers, and other third-parties due to our advice or recommendations. Additionally, MWM recommends Charles Schwab & Co., Inc. ("Schwab") as a custodian for client accounts. Schwab does not charge an asset-based administration fee but may charge other fees, such as custodial fees, deferred sales charges, transfer taxes, wire and electronic fund transfer fees, transaction fees for certain mutual funds and other securities. These fees are separate and in addition to MWM's advisory fee, and MWM does not share in these fees and expenses.

MWM is compensated solely by advisory fees paid by our clients and does not receive any commissions, referral fees, or other third-party payments in connection with services provided. We 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.

Expense Ratios

Mutual funds and exchange-traded funds ("ETFs") generally charge a management fee for their services as investment managers. The management fee is called an expense ratio. For example, an expense ratio of 0.50 means that the mutual fund company charges 0.5% for its services. These fees are in addition to the fees paid by you to MWM. The management fee charged by mutual funds is available for viewing in the fund prospectus at any time.

Because mutual funds and ETFs pay advisory fees to their managers and such fees are, therefore, indirectly charged to all holders of the fund shares, clients with mutual funds or ETFs in their portfolios are effectively paying both MWM and the fund manager for the management of their assets. Clients who place mutual fund or ETF shares under MWM management are, therefore, subject to both our direct management fee and the indirect management fee of the fund's manager. MWM does not receive any compensation from mutual funds or any

other product that the firm deems appropriate to address the individualized needs, goals, and objectives of the client.

Performance figures quoted by mutual fund and ETF companies in various publications are after their fees have been deducted.

Retirement Account Rollover Considerations

As a normal extension of financial advice, we may provide education or recommendations related to the rollover of an employer-sponsored retirement plan or individual retirement account (“IRA”). A plan participant leaving employment has several options. Each choice offers advantages and disadvantages, depending on desired investment options and services, fees and expenses, withdrawal options, required minimum distributions, tax treatment, and the investor’s unique financial needs and retirement plans. The complexity of these choices may lead an investor to seek assistance from us.

We are fiduciaries under the Investment Advisers Act of 1940, as amended (“Advisers Act”). Additionally, when we provide investment advice to you regarding your retirement plan account or individual retirement account, we are also fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act of 1974, as amended (“ERISA”), and the Internal Revenue Code of 1986, as amended, which are laws governing retirement accounts. We have to act in your best interests and not put our interests ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You are not under any obligation to roll over retirement savings to an account managed by our firm.

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

We do not charge performance-based fees, which are fees based on a share of the capital gains or capital appreciation of managed securities. In addition, we do not perform side-by-side management, which refers to the practice of simultaneously managing accounts that pay performance-based fees and those that do not.

Item 7 – Types of Clients

MWM generally provides investment management, financial planning, and tax preparation and filing services to individuals, families (generational planning), qualified retirement plans, trusts, and small businesses. Client relationships vary in scope and length of service. We do not require a minimum amount of investable assets to receive our services.

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

Methods of Analysis

When evaluating investments for client portfolios, MWM typically analyzes publicly available information about the securities and past market data, primarily price and volume, to predict a future security price or direction based on market trends. The assumption is that the market follows discernible patterns and, if these patterns can be identified, then a prediction can be made. The risk is that markets do not always track patterns and relying solely on this method will not always consider new patterns that emerge over time.

The main sources of information include financial newspapers and magazines, inspections of corporate activities, research materials prepared by others, corporate rating services, timing services, annual reports, prospectuses, filings with the Securities and Exchange Commission, and company press releases. Other sources of information may include Morningstar Principia mutual fund information, Morningstar Principia stock information, Advisor Intelligence, and the internet.

Investment Strategies

In general, MWM's investment strategies are primarily long-term. Long-term trading is designed to capture market rates of both return and risk. Due to its nature, a long-term investment strategy can expose investment portfolios to various types of risk that will typically surface at various intervals. These risks include, but are not limited to, inflation risk, interest rate risk, economic risk, market risk, political risk, or regulatory risk. Recommendations for the short-term are generally limited to cash equivalents and money-market funds, and trading is not employed as a strategy other than for end-of-year sales for recognizing tax losses or gains as may be appropriate.

Additionally, in general, MWM utilizes passive investment management, which involves building portfolios that are composed of various distinct asset classes designed to achieve the desired relationship between correlation, risk, and return. As part of this strategy, MWM typically recommends no-load mutual funds and exchange-traded funds ("ETFs"), primarily passively managed funds. We may also recommend U.S. Government securities, money market funds, certificates of deposit, and individual bonds. Passive investing is characterized by low portfolio expenses (that is, the funds inside the portfolio have low internal costs), minimal trading costs (due to infrequent trading activity), and relative tax efficiency (because the funds inside the portfolio are tax efficient and turnover inside the portfolio is minimal). Risks of passive investing include limited responsiveness to short-term market fluctuations or economic shifts, potential underperformance relative to actively managed strategies in certain market conditions, and exposure to broad market declines that affect entire asset classes.

Sub-Advisers and Model Portfolios

MWM may recommend the use of various model asset allocation portfolios, developed by third-party investment advisers ("sub-advisers"), using no-load mutual funds, individual stocks, and ETFs. Specifically, MWM has entered into a sub-advisory relationship with Dimensional Fund Advisors LP ("DFA"). While DFA-sponsored mutual funds and ETFs follow a passive asset class investment philosophy with low holdings turnover, the model portfolios used in the DFA sub-adviser strategies we utilize hold individual stocks that can have high holdings turnover. The investment strategy for a specific client is based upon the objectives stated by the client during consultations as well as the client's risk tolerance. The client may change these objectives at any time. Each client executes an Investment Policy Statement ("IPS") that documents their objectives and their desired investment strategy. MWM supervises the accounts and manages the client's portfolio on a non-discretionary basis.

Risk of Loss

All investments have certain risks that are borne by the investor and could result in a loss of the original investment. While there is no guarantee of protection from loss, our investment approach constantly keeps the risk of loss in mind.

General Risks

Investors generally face the following investment risks:

- *Business Risk:* These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
- *Catastrophic Events Risk:* Investments could be subject to the risk of loss arising from direct or indirect exposure to a number of types of catastrophic events, such as global pandemics, natural disasters, acts of terrorism, cyber-attacks, or network outages. The extent and impact of any such event on investment strategies will depend on many factors, including the duration and scope of the event, the extent of any

governmental restrictions, the effect on the supply chain, overall consumer confidence, and the extent of the disruption to global and domestic markets.

- *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.
- *Environmental, Social, and Governance Investments Criteria Risk:* If a portfolio is subject to certain environmental, social, and governance ("ESG") investment criteria, it may avoid purchasing certain securities for ESG reasons when it is otherwise economically advantageous to purchase those securities or may sell certain securities for ESG reasons when it is otherwise economically advantageous to hold those securities. In general, the application of the portfolio's ESG investment criteria may affect the portfolio's exposure to certain issuers, industries, sectors, and geographic areas, which may affect the financial performance of the portfolio, positively or negatively, depending on whether these issuers, industries, sectors, or geographic areas are in or out of favor. An adviser can vary materially from other advisers with respect to its methodology for constructing ESG portfolios or screens, including with respect to the factors and data that it collects and evaluates as part of its process. As a result, an adviser's ESG portfolio or screen may materially differ from or contradict the conclusions reached by other ESG advisers concerning the same issuers. Further, ESG criteria are dependent on data and are subject to the risk that such data reported by issuers or received from third-party sources may be subjective, or it may be objective in principle but not verified or reliable.
- *Financial Risk:* Excessive borrowing to finance a business' operations increases the risk of profitability because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.
- *Inflation Risk:* When any type of inflation is present, a dollar today will not buy as much as a dollar last year, because purchasing power is eroding at the rate of inflation.
- *Interest Rate Risk:* Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- *Liquidity Risk:* Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- *Market Risk:* The price of an investment may drop in reaction to tangible and intangible events and conditions affecting the market generally. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic, and social conditions may trigger market events.
- *Reinvestment Risk:* This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e., interest rate). This primarily relates to fixed income securities.
- *Strategy Risk:* Investment strategies or techniques will not always work as intended.

Investment-Specific Risks

Apart from the general risks outlined above, which apply to all types of investments, specific securities could have other risks, such as the following:

- *Buffer Exchange-Traded Funds:* Buffer exchange-traded funds ("ETFs") are also known as defined-outcome ETFs, since the ETF is designed to offer downside protection for a specified period of time. These ETFs are modeled after options-based structured notes, but they are generally cheaper and offer more liquidity. Buffer ETFs are designed to safeguard against market downturns by employing complex

options strategies. Buffer ETFs typically charge higher management fees that are considerably more than the index funds whose performance they attempt to track. Additionally, because buffer funds own options, they do not receive dividends from their equity holdings. Both factors result in the underperformance of the buffer ETF compared to the index they attempt to track. Clients should carefully read the prospectus for a buffer ETF to fully understand the cost structures, risks, and features of these complex products.

- *Cash and Cash Equivalents:* Cash and cash equivalents (e.g., money market funds and short-term deposits) are generally used to meet liquidity needs and reduce portfolio volatility. While these investments typically involve lower market risk than longer-term securities, they are subject to inflation risk, meaning returns may not keep pace with rising prices and purchasing power may decline over time. Cash equivalents may also be subject to interest rate risk and credit risk depending on the underlying instrument (e.g., deposits at a financial institution or the holdings within a money market fund). In low interest rate environments, cash and cash equivalents may generate minimal returns and may limit overall portfolio growth.
- *Corporate Bonds:* Corporate bonds are a way for companies to borrow money from investors. When you buy a corporate bond, the company agrees to pay you interest regularly and return the borrowed amount either in installments or all at once when the bond matures. Some bonds, like zero-coupon bonds, do not pay interest over time. Instead, they are sold at a lower price than their face value, and their value gradually increases until they reach full value at maturity. The price of bonds can change based on factors like interest rates, the company's financial health, and how long until the bond matures. Generally, bond prices go down when interest rates go up and rise when interest rates fall. Bonds with longer periods until maturity are more sensitive to changes in interest rates.
- *Cryptocurrency:* Cryptocurrency (e.g., bitcoin and ether) and related investment vehicles are designed to act as a medium of exchange. They represent an emerging asset class that operates without central authority, is not legal tender, and is not backed by any government. Clients may have direct or indirect exposure to cryptocurrencies, including through ETFs or other investment vehicles. Cryptocurrency markets have experienced extreme price volatility, which may result in significant losses and cause related investment vehicles to trade at significant premiums or discounts to net asset value ("NAV"). Regulatory oversight in the U.S. and abroad is still developing, and government actions or restrictions may adversely affect the use, exchange, or value of digital assets, including the SEC's position that certain digital assets may be treated as securities. Cryptocurrency exchanges and other trading venues are relatively new, often lightly regulated, and may be vulnerable to fraud, operational failures, hacking, malware, or permanent shutdowns. In addition, most cryptocurrencies have limited operating histories, transactions are generally irreversible, and digital assets depend on continued development and support from their developers, who may abandon projects without notice. Intellectual property claims, network disruptions, theft, loss, or destruction of digital assets may further impair investor confidence and value. The federal income tax treatment of cryptocurrency is uncertain, and certain investments may generate non-qualifying income for investment companies or be structured as grantor trusts, resulting in "flow-through" tax treatment that may have adverse tax consequences for investors.
- *Inverse and Leveraged Funds:* Leveraged mutual funds and ETFs generally seek to deliver multiples of the daily performance of the index or benchmark that they track, while inverse mutual funds and ETFs generally seek to deliver the opposite of the daily performance of the index or benchmark that they track. To accomplish their objectives, these funds use a range of investment strategies, including swaps, futures contracts, and other derivative instruments, making them more volatile and riskier than traditional funds. At times, we will recommend leveraged or inversed funds, which may amplify gains and losses. Because leverage is typically reset daily (or in limited cases monthly), returns over periods longer than a single day are the result of compounded daily performance, which can cause results to

differ significantly (and sometimes negatively) from the performance (or inverse performance) of their underlying index or benchmark during the same period of time. As a result, leveraged and inverse funds may lose value in flat markets or when the underlying index rises, with longer holding periods, higher index volatility, and greater leverage exacerbating these effects. During periods of market volatility, the volatility itself may affect fund returns as much as or more than index direction. Accordingly, holding leveraged, inverse, or leveraged inverse funds for longer periods of time increases risk and make market timing more difficult. These non-traditional investments are highly volatile, not suitable for all investors, and could result in significant losses.

- *Municipal Bonds:* 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 fixed income securities in general. Those risks include interest rate risk, reinvestment risk, inflation risk, market risk, call or redemption risk, credit risk, liquidity risk, and valuation risk.
- *Mutual Funds:* Mutual funds are pooled investment vehicles, including money market instruments, stocks, bonds, or other investments. Professional money managers research, select, and monitor the performance of the securities the fund purchases. It is easier to achieve diversification through ownership of mutual funds than through ownership of individual stocks or bonds. Even with no-load or load-waived funds, there are mutual fund expenses paid to the fund company. Investors could have to pay taxes on capital gains distributions received by the fund but not distributed to the investor. Mutual funds are subject to market risk, meaning their value can rise or fall based on overall market conditions.
- *Stocks:* Stock represents ownership of a company. If the company prospers and grows, the value of the stock should increase. Even if a company is profitable, the stock prices are subject to market risk, which is attributable to investor attitudes. Stock ownership in more established companies is more conservative, while younger companies provide the most risk and reward opportunities.
- *Structured Notes:* Structured notes are complex, unsecured debt instruments whose returns are linked to one or more reference assets or indices and may include features such as leverage, inverse exposure, conditional principal protection, or embedded fees, making their valuation, risk profile, and performance difficult to assess. Payoff structures vary widely and may amplify gains or losses, and clients must rely on the issuer's creditworthiness, as any principal protection or payment obligations are subject to the issuer's financial condition and default risk. For notes without principal protection, adverse movements in the linked asset or index, including changes in equity, commodity, interest rate, foreign exchange market, or market volatility, may result in partial or total loss of principal. The issuance price of a structured note typically exceeds its estimated fair value due to embedded structuring, selling, and hedging costs, and after issuance notes may be difficult to value and resell. Structured notes are generally illiquid, are not exchange-traded (other than exchange-traded notes, known as "ETNs"), and secondary markets, if any, are often limited to the issuer or its affiliates, which are not obligated to repurchase the notes, requiring investors to hold them to maturity or sell at a discount.
- *U.S. Government Securities:* U.S. government securities (e.g., U.S. Treasury bills, notes, and bonds) are generally considered among the lowest credit-risk fixed income investments because they are backed by the U.S. government. However, they remain subject to interest rate risk (i.e., as interest rates rise, the market value of existing securities typically declines) and inflation risk (which can reduce the real value of interest and principal payments over time). Longer-maturity government securities generally experience greater price fluctuations than shorter-term securities. Certain government-related

securities (e.g., agency or government-sponsored enterprise obligations) may carry additional risks, including differing levels of government support, prepayment risk, and market liquidity risk.

Item 9 – Disciplinary Information

The firm and its supervised persons have not been involved in any legal or disciplinary events that could be material to your evaluation of our advisory business or firm.

Item 10 – Other Financial Industry Activities and Affiliations

Neither MWM nor any of our management persons are registered, or have a pending application to register, as a broker-dealer or a registered representative of a broker-dealer. In addition, neither MWM nor any of our management persons are registered, or have a pending application to register, as a futures commission merchant, commodity pool operator, commodity trading advisor, or associated person of the foregoing entities.

Based on the services you need, we could recommend that you use an unaffiliated registered broker-dealer as the qualified custodian and broker for your accounts. We have established a relationship with a custodian to help facilitate our management of your accounts. Further information regarding this custodial relationship is provided in [Item 12](#) below.

As disclosed above, we recommend model portfolios developed by third-party investment advisers (“sub-advisers”), such as DFA, to clients in need of investment management services and advice. While we do not share in the fees paid to sub-advisers, they may occasionally provide MWM with other benefits, such as sponsoring educational events or hosting occasional business entertainment for our financial professionals and staff. While such benefits are not dependent on the amount of assets or number of clients using the portfolio models, we have the incentive to recommend those models and/or specific funds offered through the sub-advisers over other third-parties with which we do not have a relationship. Clients are not obligated to utilize any sub-adviser, model, or specific funds we recommend. Clients always have the right to accept or decline any recommendation we make.

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

Code of Ethics

As a fiduciary, MWM and our supervised persons have a duty to act solely in the best interests of each client. As such, we have adopted a formal Code of Ethics to govern our business practices. All supervised persons of MWM are required to commit to the Code of Ethics and agree to adhere to all provisions. The firm will provide a copy of the Code of Ethics to any client or prospective client upon request.

Participation or Interest in Client Transactions

We do not manage any proprietary funds or private investments; therefore, we do not have any material financial interest in any investments that may be used in client portfolios. We do not engage in principal transactions or agency cross transactions.

Personal Trading

MWM and our supervised persons may buy or sell securities that are the same, similar to, or different from those held by clients. Such transactions could be executed at or around the same time as client transactions.

Investing in securities in which clients also invest presents a potential conflict of interest. In an effort to reduce or eliminate conflicts of interest involving personal trading, our firm and supervised persons may not trade their own securities ahead of client trades and must place client interests ahead of their own in all investment decisions. Further, we could restrict or prohibit certain transactions in the accounts of our firm or supervised persons. Any exceptions or trading pre-clearance must be approved by our Chief Compliance Officer in advance. Our Chief Compliance Officer also reviews our firm's and supervised persons' holdings and transaction reports as required by federal regulation.

Item 12 – Brokerage Practices

We do not have physical custody of your funds and securities for which we provide advisory services. Those assets must be maintained in an account at a “qualified custodian,” generally a broker-dealer, bank, or trust company, for example. We routinely recommend that our clients use Charles Schwab & Co., Inc. (“Schwab”), a registered broker-dealer and member of the Financial Industry Regulatory Authority (“FINRA”) and the Securities Investor Protection Corporation (“SIPC”), as the qualified custodian for our clients' accounts. We believe that Schwab provides quality execution services for clients at competitive prices. Price is not the sole factor we consider in evaluating best execution. We also consider the quality of the brokerage services provided, including the value of research provided, the company's reputation, execution capabilities, commission rates, and responsiveness to our clients and our firm. In recognition of the value of research services and additional brokerage products and services Schwab provides, you may pay higher commissions and/or trading costs than those that may be available elsewhere.

We are independently owned and operated and are not affiliated with Schwab. Schwab will hold your assets in a brokerage account and buy and sell securities when we or you instruct them to. While we recommend that you use Schwab as your custodian and broker-dealer, you will decide whether to do so and will open your account with Schwab by entering into an account agreement directly with them. We do not open an account for you, although we may assist you in doing so. Conflicts of interest associated with this arrangement are described below, as well as in [Item 14](#). You should consider these conflicts of interest when selecting your custodian.

Not all advisers require their clients to use a particular broker-dealer or custodian selected by the adviser. Even though your account is maintained at Schwab and we anticipate that most trades will be executed through Schwab, we can still use other broker-dealers to execute trades for your account as described below.

How We Select Broker-Dealers/Custodians

When considering whether the terms that Schwab provides are overall most advantageous to you when compared with other available providers and their services, we take into account a wide range of factors, including:

- Combination of transaction execution services and asset custody services (generally without a separate fee for custody);
- Capability to execute, clear, and settle trades (i.e., buy and sell securities for your account);
- Capability to facilitate transfers and payments to and from accounts (e.g., wire transfers, check requests, bill payments, etc.);
- The breadth of available investment products (e.g., stocks, bonds, mutual 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 (e.g., 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;

- Services delivered or paid for by Schwab; and
- Availability of other products and services that benefit us, as discussed below.

Your Brokerage and Custody Costs

For our clients' accounts that Schwab maintains, Schwab generally does not charge you separately for custody services but instead is compensated by charging you commissions or other fees on trades that it executes or that settle into your Schwab account. Certain trades (e.g., certain mutual funds and ETFs) do not incur Schwab commissions or transaction fees. Schwab is also compensated by earning interest on the uninvested cash in your account in Schwab's Cash Features Program. In addition to transaction fees, Schwab charges you a flat dollar amount as a prime broker or a trade away fee for each trade that we have executed by a different broker-dealer but where the securities bought or the funds from the securities sold are deposited (settled) into your Schwab account. These fees are in addition to the commissions or other compensation you pay the executing broker-dealer. Because of this, in order to minimize your trading costs, we will have Schwab execute most trades for your account.

We are not required to select the broker-dealer that charges the lowest transaction cost, even if that broker-dealer provides execution quality comparable to other broker-dealers. Although we are not required to execute all trades through Schwab, we have determined that having Schwab execute most trades is consistent with our duty to seek "best execution" of your trades. Best execution means the most favorable terms for a transaction based on all relevant factors, including those listed above. By using another broker-dealer, you may pay lower transaction costs.

Research and Other Soft Dollar Benefits

Although the following products and services are not purchased with "soft dollar" credits, we will receive certain economic benefits (soft dollar benefits) from Schwab in the form of access to Schwab's institutional brokerage and support services at no additional cost or a discounted cost. Below is a detailed description of Schwab's support services:

Products and Services Available to Us from Schwab

Schwab Advisor Services™ is Schwab's business serving independent investment advisory firms like ours. They provide our clients and us with access to their institutional brokerage services (e.g., trading, custody, reporting, and related services), many of which are not typically available to Schwab retail customers. However, certain retail investors may be able to get institutional brokerage services from Schwab without going through us. 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 (i.e., we do not have to request them) and at no charge to us.

- *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.
- *Services That Do Not Directly Benefit You:* Schwab also makes available to us other products and services that benefit us but do not directly benefit you or your account. These products and services assist us in managing and administering our clients' accounts and operating our firm. They include investment research, both Schwab's own and that of third-parties. We 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 (e.g., duplicate trade confirmations and account statements); facilitate

trade execution; provide pricing and other market data; facilitate payment of our fees from our clients' accounts; and assist with back-office functions, recordkeeping, and client reporting.

- *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 and business needs; consulting on legal and compliance-related needs; publications and conferences on practice management and business succession; access to employee benefits providers, human capital consultants, and insurance providers; marketing consulting and support; and recruiting and custodial search consulting.

Schwab provides some of these services itself. In other cases, it will arrange for third-party vendors to provide the services to us. Schwab also discounts or waives its fees for some of these services or pays all or a part of a third-party's fees. Schwab also provides us with other benefits, such as occasional business entertainment for our personnel. If you did not maintain your account with Schwab, we would be required to pay for those services from our own resources.

MWM understands our duty for best execution and considers all factors in making recommendations to clients. These research services may be useful in servicing all MWM clients and may not be used in connection with any particular account that may have paid compensation to the firm providing such services. While MWM may not always obtain the lowest commission rate, MWM believes the rate is reasonable in relation to the value of the brokerage and research services provided.

Our Interest in Schwab's Services

The availability of these services from Schwab benefits us because we do not have to produce or purchase them. We do not have to pay for Schwab's services. Schwab has also agreed to pay for certain technology, research, marketing, and compliance consulting products and services on our behalf once the value of our clients' assets in accounts at Schwab reaches certain thresholds. The fact that we receive these benefits from Schwab is an incentive for us to recommend the use of Schwab rather than making such a decision based exclusively on your interest in receiving the best value in custody services and the most favorable execution of your transactions. This is a conflict of interest. We believe, however, that taken in the aggregate, our recommendation of Schwab as custodian and broker-dealer is in the best interests of our clients. Our selection is primarily supported by the scope, quality, and price of Schwab's services and not Schwab's services that benefit only us.

Brokerage for Client Referrals

We do not receive client referrals from broker-dealers and custodians with which we have an institutional advisory arrangement. In addition, we do not receive other benefits from a broker-dealer in exchange for client referrals.

Directed Brokerage

We routinely recommend that you direct our firm to execute transactions through broker-dealers with whom we have a business relationship, such as Schwab. As such, we may be unable to achieve the most favorable execution of your transactions and you may pay higher brokerage commissions than you might otherwise pay through another broker-dealer that offers the same types of services. Some third-party investment advisers or programs may require clients to use other broker-dealers in order to participate in those programs. Not all advisers require their clients to direct brokerage.

Aggregating Securities Transactions for Client Accounts

Our firm does not have discretionary authority over client accounts and we do not place block trades (i.e., aggregate trades for multiple client accounts for an average share price) because we may be unable to obtain prior client consent in a timely manner in order for non-discretionary accounts to participate in time-sensitive

block trades. Therefore, we may not be able to buy and sell the same quantities of securities for you as we do for other clients, and you may pay higher commissions, fees, and/or transaction costs than other clients since trades are executed separately for each client account. We do not combine multiple orders for shares of the same mutual funds purchased for advisory accounts we manage because mutual funds do not trade in blocks.

Item 13 – Review of Accounts

With our ongoing planning and investment management services, investment accounts under our management are reviewed periodically to ensure the applied investment strategy remains appropriate for the client's objectives, goals, and risk tolerance. Account reviews are performed more frequently due to factors such as significant changes in market conditions, additions or deletions of client restrictions, upon client request, changes in the tax laws, new investment information, and changes in the client's financial situation. Additionally, we will review the client's financial plan and the client's progress towards goals or our recommendations at least annually, and financial plans will be updated to reflect the client's current financial situation, desired goals, and anticipated future needs. In addition to financial plans, clients receive periodic communications on at least an annual basis reviewing their accounts and financial lives.

For engagements that are not ongoing, we typically do not provide any ongoing review, monitoring, or reporting.

Item 14 – Client Referrals and Other Compensation

Client Referrals

MWM has been fortunate to receive many client referrals over the years. The referrals came from current clients, estate planning attorneys, accountants, employees, personal friends of employees, and other similar sources. MWM does not pay any referral fees.

MWM does not accept referral fees or any form of remuneration from other professionals when a prospect or client is referred to them.

Other Compensation and Economic Benefits

MWM has brokerage and clearing arrangements with our account custodian, Schwab. As described in [Item 12](#) above, we receive economic benefits from our custodian in the form of support products and services they make available to us and other independent investment advisers who use their custodial platform. The availability of these products and services is not dependent upon or based on the specific investment advice we provide our clients, such as buying or selling specific securities or specific types of securities for our clients.

Occasionally, our firm and our supervised persons will receive economic benefits from vendors or fund sponsors, such as DFA. These benefits could include such items as gifts; an occasional dinner or ticket to a sporting event; reimbursement in connection with educational meetings, consulting services, client workshops, or events; or marketing events or advertising initiatives, including services for identifying prospective clients. Receipt of additional economic benefits presents a conflict of interest because our firm and supervised persons have an incentive to recommend and use vendors based on these benefits obtained, rather than solely on the client's needs. We address this conflict of interest by recommending vendors that we, in good faith, believe are appropriate for the client's particular needs. Clients are under no obligation contractually or otherwise, to use any of the vendors, fund sponsors, or other third-parties recommended by us.

Item 15 – Custody

All client assets are held by qualified custodians. MWM does not take custody of client funds or securities. The custodians provide account statements directly to clients at their address of record on at least a quarterly basis. Statements are also available from the custodians online. We urge you to review the account statements carefully and compare them to any invoices or reports you receive from us.

However, we could be deemed to have limited custody when we directly debit our fees from client accounts. The client will first provide written authorization allowing for the direct debiting of MWM's fees from their account. Each time the fee is debited from the account, MWM sends the client an invoice and simultaneously notifies the custodian of the fee to be deducted. Additionally, the client will receive statements at least quarterly from their custodian, which will provide a list of all assets held in the account, asset values, and all transactions affecting the account assets, including any additions or withdrawals.

Item 16 – Investment Discretion

When we provide investment management services, MWM does not accept discretionary authority to manage investment accounts on behalf of clients. MWM consults with the client prior to each trade to obtain concurrence. Trading authority is established and agreed upon in the advisory agreement signed by the client.

Item 17 – Voting Client Securities

MWM does not vote proxies on securities held in client investment accounts. Clients maintain exclusive responsibility for voting proxies and acting on corporate actions pertaining to their investment assets. The client may receive proxies or other similar solicitations directly from the client's selected custodian or transfer agent. Should we receive a duplicate copy, note that we do not generally forward these or any correspondence relating to the voting of client securities, class action litigation, or other corporate actions.

MWM will have no power, authority, responsibility, or obligation to take any action with regard to any claim or potential claim in any bankruptcy proceeding, class action securities litigation, or other litigation or proceeding relating to securities held at any time in a client account, including without limitation, to file proofs of claim or other documents related to such proceeding, or to investigate, initiate, supervise, or monitor class action or other litigation involving client assets. Further, we will not offer or provide guidance on these matters; clients should contact the issuer or their legal counsel.

Item 18 – Financial Information

MWM does not have any financial impairment that will preclude the firm from meeting contractual commitments to clients. We are not required to include a balance sheet in this section because MWM does not have custody of client funds or securities and does not require prepayment of fees of more than \$1,200 per client and six months or more in advance.

Form ADV Part 2B – Brochure Supplement

for

Stephen W. Martin, CFP®

CRD# 4990898

Martin Wealth Management

D/B/A Purposeful Financial Planning

D/B/A Purposeful Financial and Legacy Planning

IARD # 135813

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February 19, 2026

Item 1 – Cover Page

This Brochure Supplement provides information about Steve Martin that supplements the Disclosure Brochure for Martin Wealth Management (“MWM”), doing business as Purposeful Financial Planning and Purposeful Financial and Legacy Planning. You should have received a copy of that Brochure. Please contact Steve Martin at (970) 443-1873 or steve@purposefulfinancialplanning.com if you did not receive MWM's Brochure or if you have any questions about the contents of this Supplement.

Additional information about Steve Martin is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Stephen (“Steve”) W. Martin, Born 1948

Educational Background

- *Pennsylvania State University, Smeal College of Business*: Master of Business Administration in Quantitative Analysis – 1975
- *United States Air Force Academy*: Bachelor of Science in Computer Science – 1970

Business Experience

- *Martin Wealth Management, doing business as Purposeful Financial Planning and Purposeful Financial and Legacy Planning*: Managing Member and Chief Compliance Officer – 2005 to Present
- *Hewlett-Packard Company*: Program Manager – 1977 to 2007

Professional Certifications

- *Certified Financial Planner®*: The Certified Financial Planner® (“CFP®”) certification is granted by the Certified Financial Planner Board of Standards, Inc. (“CFP Board”) to individuals who meet rigorous professional standards in financial planning. It is a voluntary certification recognized for its emphasis on education, examination, experience, and ethics. To earn the CFP® certification, individuals must complete certain education and experience requirements; pass the CFP® Certification Exam, which tests the application of financial planning knowledge in real-life scenarios; and agree to be bound by the CFP Board’s *Code of Ethics and Standards of Conduct*, which set forth the ethical and practice standards for CFP® professionals. To maintain their certification, CFP® professionals must complete continuing education requirements every two years, including ethics training, and renew their commitment to the *Code of Ethics and Standards of Conduct* and their fiduciary obligations. CFP® professionals who fail to comply with the above standards and requirements could be subject to the CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification. For more information, refer to the CFP website at www.cfp.net.

Item 3 – Disciplinary Information

Steve Martin has not been involved in any legal or disciplinary events, including criminal or civil actions, administrative proceedings, self-regulatory organization proceedings, or any other hearings or formal adjudications in which a professional attainment, designation, or license was revoked or suspended. Information regarding Mr. Martin’s history can be found online at www.adviserinfo.sec.gov. His individual CRD number is 4990898.

Item 4 – Other Business Activities

Steve Martin is not involved in any other business activities.

Item 5 – Additional Compensation

As the owner of MWM, Steve Martin receives economic benefit from the overall profitability of the firm, but he does not receive any additional forms of compensation from non-clients for providing advisory services.

Item 6 – Supervision

Steve Martin, as the Managing Member and Chief Compliance Officer of MWM, is responsible for supervision. Supervision is administered through the application of and adherence to written policies and procedures. He can be contacted at (970) 443-1873.