Introduction

Absher Wealth Management is registered with the Securities and Exchange Commission as an investment adviser. Fees for brokerage and investment advisory services differ among broker-dealers and investment advisers and it is important that you understand the differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We offer a variety of investment advisory services to retail investors, including investment management through a wrap fee program, wealth management, financial planning, and consulting.

- When you engage our firm for investment management services, we will provide ongoing advice and monitoring of your investments. In your investment advisory agreement with us, you have the option to give us discretion to determine the investments to buy and sell in your account, or you may retain discretion and make the ultimate decision regarding the investments we purchase or sell on your behalf. We generally require a minimum initial investment of $500,000 to open an account. We do not require a minimum investment amount to maintain an account.
- When you engage our firm for financial planning services, we will provide advice regarding your investment goals and objectives, balance sheet, tax planning, risk management, retirement, cash flow, and other investment planning needs. When you engage our firm for consulting services, we will provide consultations on specific investment or financial concerns. Our consulting and financial planning services do not include monitoring of your investments, nor do we have discretion over investment decisions.
- Our investment advice is not limited to proprietary products or a limited menu of products or types of investments.

You should carefully review Items 4 and 7 of our Form ADV Part 2A Brochure and Wrap Brochure, which is available here or on our website, absherwealth.com, for more detailed information about our services.

Please ask us the following questions to better understand our services:
Given my financial situation, should I choose an investment advisory service? Why or why not? How will you choose investments to recommend to me? What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?

What fees will I pay?

- For investment management and wealth management services, we charge fees based on a percentage of assets under management. These fees are assessed quarterly in advance and range from 0.75%-1.10%. You should be aware that the more assets there are in your account, the more you will pay in fees. This means we have an incentive to encourage you to increase the assets in your account. Our wrap program fees include advisory fees and most transaction costs and fees for clearing and custodial services, and therefore may be higher than a typical asset-based advisory fee. A wrap fee program may not be the lowest cost option if you would like to restrict your investments to open-end mutual funds or other long-term investment products.

- For financial planning and consulting services, we charge an hourly fee or flat fee based on an estimate of the number of hours you need. There is no minimum fee required and generally shall not exceed $20,000. We may charge a retainer prior to beginning services and invoice you the remaining fee upon completion of services. When you pay us an hourly or fixed fee, it will not include fees for implementing any advice or recommendations made. This means we have an incentive to recommend additional advisory services to you for which we earn additional fees.
- In addition to our fees, you may incur additional fees and costs related to the investments in your account, such as custodian fees, account maintenance fees, wire transfer fees, internal management fees of mutual funds, redemption fees, and other product related fees.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. It is important that you carefully review Item 5 of our Form ADV Part 2A Brochure and Wrap Brochure, which is available here or on our website, absherwealth.com, for additional information about our fees.

Please ask us the following questions to better understand the impact of fees and costs on investments:
Help me understand how these fees and costs might affect my investments. If I give you $10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interest. You should understand and ask us about these conflicts because they can affect the investment advice that we provide you. Here are some examples to help you understand what this means:

- Your broker-dealer and custodian provide us with access to electronic systems that assist us in managing your account, as well as research, software, other technology, and discounts for products and services offered by third-party service providers. These economic benefits give our firm an incentive to recommend the broker-dealer and custodian over another broker-dealer and custodian that do not provide similar benefits.

Please ask us the following question about our conflicts of interest:
How might your conflicts of interest affect me, and how will you address them?

You should carefully review Item 12 on our Form ADV Part 2A Brochure and Wrap Brochure, which is available here or on our website, absherwealth.com, for more detailed information about our conflicts of interest.

How do your financial professionals make money?

Our financial professionals receive a salary and may also receive a discretionary bonus based on the success of the firm, their individual performance, or the number of new clients obtained for the firm or amount of assets they service. This is a conflict of interest because our financial professionals have an incentive to encourage you to increase the assets in your account.

Do you or your financial professionals have legal or disciplinary history?

Yes. Please visit Investor.gov/CRS for a free and simple search tool to research our firm and your financial professional.

Please ask us the following questions about our disciplinary history:
As a financial professional, do you have any disciplinary history? For what type of conduct?

Additional Information

You can find additional information about our investment advisory services in our Form ADV Part 2A Brochure and Wrap Brochure, which is available here or on our website, absherwealth.com. You can request up-to-date information and a copy of our relationship summary by contacting us at (919) 283-2340.

Please ask us the following questions to better understand who to contact with any questions or complaints:
Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?

Summary of Changes

Key updates were made to the following section(s) since our last filing dated June 23, 2020:

- None

Absher Wealth Management, LLC
1450 Raleigh Road, Suite 105
Chapel Hill, NC 27517
(919) 283-2340

Form ADV Part 2A

Brochure

March 19, 2026

This Brochure provides information about the qualifications and business practices of Absher Wealth Management, LLC. If you have any questions about the contents of this brochure, please contact us at (919) 283-2340 or kevin@absherwealth.com. The information in this Brochure has not been approved or verified by the United States of America Securities and Exchange Commission ("SEC") or by any state securities authority.

Absher Wealth Management is a registered investment adviser. Registration of an investment adviser does not imply any level of skill or training. Additional information about Absher Wealth Management also is available on the SEC's website at www.adviserinfo.sec.gov. You can search this site by our firm name or by using a unique identifying number, known as a CRD number. The CRD number for Absher Wealth Management is 304642.

Item 2 – Material Changes

This section of the Brochure discusses specific material changes that have been made. This Brochure, dated March 19, 2026, replaces our most recent annual amendment dated March 28, 2025.

Key updates were made to the following section(s) since the last annual amendment:

March 19, 2026

- **Item 4 – Advisory Business:** Updated assets under management as of December 31, 2025

September 26, 2025

- **Item 5-Fees and Compensation:** Updated Other Types of Compensation We Receive to disclose an Asset Match Program by Trade-PMR.

We encourage you to carefully review this Brochure prior to entering into an investment advisory contract with our firm to understand your relationship with our firm and help you determine to hire or retain us as your investment adviser. You may receive an updated copy of this brochure at any time by contacting us at (919) 283-2340. Additionally, our Brochure is available on our web site, https://absherwealth.com/ at no charge.

Item 3 – Table of Contents

Item 4 – Advisory Business

About Our Firm

Absher Wealth Management, LLC ("Absher Wealth Management") is a fee-only registered investment adviser that provides investment management and financial advisory services to individual investors to help them achieve their financial needs and goals. Founded in 2019, the firm is owned by Mike Absher.

Our firm takes pride in providing personalized service to our clients and acknowledges that it is held to a fiduciary standard of care.

Types of Advisory Services We Offer

Absher Wealth Management offers portfolio management and wealth management services, as well as financial planning and consulting, to individuals, high net worth individuals, trusts, businesses and corporations. We work with our clients to determine their investment objectives and risk profile and develop a customized investment plan based on their individual needs and goals. Absher Wealth Management will utilize the financial information provided by the client to analyze and develop strategies and solutions to assist the client in meeting their financial goals.

Prior to Absher Wealth Management rendering any of the foregoing services, clients are required to enter into one or more written advisory agreements with Absher Wealth Management setting forth the relevant terms and conditions of the advisory relationship.

Portfolio and Wealth Management Services

Absher Wealth Management manages our clients' portfolios on a discretionary and, in limited circumstances, non-discretionary basis. Our portfolio and wealth management services are tailored to the needs of our clients and are based on a comprehensive understanding of each client's current situation, past experiences, and future goals. With this acquired knowledge we create, analyze, strategize, and implement goal-oriented investment solutions. These solutions become our clients' investment policy. This policy and our matched strategies are designed to be risk appropriate, cost effective and tax efficient.

Our wealth management services generally include a broad range of comprehensive financial planning and/or consulting services, as well as discretionary or, in limited circumstances, non-discretionary management of investment portfolios.

Client assets are generally allocated among individual equity and debt securities in accordance with the client's stated investment objective and risk/volatility parameters. Where appropriate, Absher Wealth Management may also provide advice about many types of legacy positions or other investments held in client portfolios. Clients may also engage Absher Wealth Management to manage and/or advise on certain investment products that are not maintained at their primary custodian, such as variable life insurance and annuity contracts (to the extent permissible without an insurance license) and assets held in employer sponsored retirement plans and qualified tuition plans (i.e., 529 plans). In these situations, Absher Wealth Management will direct or make recommendations on a non-discretionary basis for the allocation of client assets among the various investment options available with the product. These assets are generally maintained at the underwriting insurance company or custodian for the plan trustee or administrator and clients retain responsibility for effecting trades in these accounts.

Clients may also retain Absher Wealth Management to provide advisory services for their retirement plan account. When providing these services, the firm acts as an ERISA 3(21) fiduciary and is required to act under the standard of care in ERISA that is generally a higher standard than imposed on our firm under the Investment Advisers Act of 1940. Advisory services available to plan participants include:

- Non-discretionary investment advice
- Asset allocation models
- Strategic investment allocations
- Investment performance reporting

Absher Wealth Management consults with clients on an initial and ongoing basis to assess their specific risk tolerance, time horizon, liquidity constraints and other related factors relevant to the management of their portfolios. You should promptly notify us if there are changes in your financial situation or if you wish to place any limitations on the management of your account. You may impose reasonable restrictions or mandates on the management of your account if Absher Wealth Management determines, in our sole discretion, the conditions would not materially impact the performance of a management strategy or prove overly burdensome to the firm's management efforts.

Financial Planning and Consulting Services

Absher Wealth Management offers different levels of financial planning and consulting services to help our clients identify, prioritize and work towards their goals and objectives. Our consulting services give our clients the ability to receive a broad range of financial advice and services, including specific security recommendations, for the duration of the advisory agreement.

Our process starts with an extensive review of a client's family situation, which includes assets and liabilities as well as estate, tax, and insurance needs. We then employ a risk tolerance and risk capacity-focused simulation to get a detailed cash flow analysis and proposed asset allocation. Together, this information is analyzed to develop a proposed financial plan, which is designed to be dynamic in nature, ever-evolving due to life changes, along with changes in cash flow needs, risk tolerance, time horizon, or investment objectives.

Absher Wealth Management’s financial planning and consulting services may include any or all of the following topics:

- Cash Flow Analysis: Planning around one-time expenses, as well as ongoing distribution needs and savings goals.
- Financial Record Organizing: Guidance with organizing important financial records so you know what to keep.
- Estate Planning: Analyzing and suggesting wealth transfer strategies to meet your objectives, as well as reviewing beneficiary designations and proper account titling.
- Charitable Giving: Discussing your desired social impact, exploring tax-appropriate vehicles to accomplish your philanthropic objectives, and determining which assets to use for giving.
- Education Planning: Reviewing 529 plans and general assistance in preparing to meet dependents' continuing educational needs.
- Business Planning: Advice on how to structure an entity, reviewing cash flow expectations, strategies for using debt effectively, succession and transition planning, and assistance with office space decisions.
- Concentrated Stock: Managing the risk of owning highly appreciated investments, as well as decisions concerning equity compensation offered through an employer.
- Federal Benefits & Health Care: Optimization of Social Security, Medicare and other Federal Benefits, as well as navigating health care decisions before Medicare.
- Death & Disability: Evaluating cash needs at death, income needs of surviving dependents, and disability income.
- Divorce Planning: Assisting with financial issues and decisions that couples face when going through a divorce.
- Liability Management: Guidance on using debt productively and paying off strategically.
- Investment Consulting: Analyzing investment allocations, possible alternatives to consider, and their effect on your portfolio.
- Tax Planning: Reviewing tax returns and proposing options for reducing tax liability.
- Insurance Review: Analyzing current insurance coverage and, where appropriate, recommending strategies to mitigate risks.
- Family Governance: Coordinating family meetings, formulating mission statements, helping identify the purpose for the wealth, and reviewing how future generations might preserve and continue the legacy.
- Retirement Plan Consulting and Employee Benefits Analysis

While each of these services is available on a stand-alone basis, certain of them may also be rendered in conjunction with investment portfolio management services, as part of a comprehensive wealth management engagement. In performing these services, Absher Wealth Management is not required to verify any information received from the client or from the client's other professionals (e.g., attorneys, accountants, etc.), and is expressly authorized to rely on such information. Absher Wealth Management may recommend clients engage the firm for additional related services, or we may recommend other professionals to implement our recommendations. These additional services by Absher Wealth Management or another professional are provided at an additional cost to you, which is based on the nature, extent, complexity, and other characteristics of the services. This creates a conflict of interest because the firm will have an incentive to recommend additional services based on the compensation to be received, rather than solely based on your needs, and in some cases, based on the prospect of cross-referrals of advisory clients from the other professional or his or her firm. Implementation of financial planning recommendations is entirely at your discretion. You have complete freedom in selecting a financial adviser to assist you with implementing the recommendations made in your financial plan and are under no obligation to act on the advice of Absher Wealth Management. Financial planning recommendations are of a generic nature and are not limited to any specific product or service offered by a broker dealer or insurance company. Should you choose to implement the recommendations contained in the plan, Absher Wealth Management suggests you work closely with your attorney, accountant and/or insurance agent.

Absher Wealth Management will act solely in its capacity as a registered investment adviser and does not provide any legal, accounting or tax advice. You should seek the counsel of a qualified accountant and/or attorney when necessary. As part of our advisory services, we may assist clients with tax harvesting and will work with the client's tax specialist to answer any questions related to the client's portfolio.

Portfolio Management Services for Wrap Fee Program

Absher Wealth Management offers portfolio management services through the Absher Portfolio Management program. A bundled or "wrap fee" program is an advisory fee program under which you pay one bundled fee to compensate Absher Wealth Management for portfolio management and trade execution. A wrap fee program may not be the lowest cost option if you would like to restrict your investments to open-end mutual funds or other long-term investment products.

Retirement Plan Rollovers – No Obligation / Conflict of Interest

A client or prospective client leaving an employer has four options regarding an existing retirement plan (and may engage in a combination of these options): (i) leave the money in the former employer's plan, if permitted, (ii) roll over the assets to the new employer's plan, if one is available and rollovers are permitted, (iii) roll over to an Individual Retirement Account ("IRA"), or (iv) cash out the account value (which could, depending upon the client's age, result in adverse tax consequences). If Absher Wealth Management recommends that a client roll over their retirement plan assets into an account to be managed by Absher Wealth Management, such a recommendation creates a conflict of interest if Absher Wealth Management will earn new (or increases its current) compensation as a result of the rollover. *No client is under any obligation to roll over retirement plan assets to an account managed by Absher Wealth Management*.

Amount of Assets We Manage

As of December 31, 2025, Absher Wealth Management managed approximately $1,167,460,559 on a discretionary basis and $93,444,585 on a non-discretionary basis. Discretionary assets under management are those for which we have an ongoing responsibility to select and make securities recommendations that are in line with your financial needs and objectives and then effect those securities transactions without first consulting you. Non-discretionary assets under management are those for which we have an ongoing responsibility to select and make securities recommendations that are in line with your financial needs and objectives and then effect those securities transactions only after consulting with you to inform you of the transaction(s) and obtaining your approval to move forward.

Item 5 – Fees and Compensation

How We Are Compensated for Our Advisory Services

Absher Wealth Management offers its advisory services on a fee-only basis. Our fees vary among the different types of advisory services we offer and may be negotiated at our sole discretion. The specific fees and manner in which fees are charged and calculated are described in your investment advisory agreement. You should carefully review the investment advisory agreement prior to signing it.

Fees for our advisory services may be higher or lower than fees charged by other advisers who offer similar services. You may be charged different fees than similarly situated clients for the same services. You should carefully review this brochure to understand the fees and other sources of compensation that exist among our services prior to entering into an investment advisory contract with our firm.

Portfolio and Wealth Management Services

Absher Wealth Management offers investment and wealth management services for an annual fee based on the amount of assets under the firm's management. Fees are generally billed in advance each calendar quarter based on the market value of the assets under management/advisement on the last day of the previous calendar quarter. For investment and wealth management services Absher Wealth Management provides with respect to certain client holdings (e.g., held-away assets, 529 plans, etc.), we may negotiate a fee rate that differs from our standard fee schedule.

Our graduated fee schedule is as follows:

Assets Under Management	Annual Advisory Fee
$0 to $1,000,000	1.10%
$1,000,001 to $2,000,000	1.00%
$2,000,001 to $3,000,000	0.90%
$3,000,001 to $5,000,000	0.85%
$5,000,001 to $10,000,000	0.80%
More than $10,000,001	0.75%

This fee schedule may be based on cumulative household assets under management. However, certain ERISA rules prevent householding corporate plans with personal assets for fee reductions. You should refer to your advisory agreement for your specific fee rate(s).

Financial Planning and Consulting Services

Fees for financial planning and/or consulting services can be billed on an hourly rate, fixed rate, or project basis in advance on a monthly or quarterly basis. There is no minimum fee required for financial planning or consulting services; however financial planning and consulting fees shall generally not exceed $20,000. Fees are due and payable as incurred. Absher Wealth Management may agree with clients to charge fixed fees for consulting services.

Factors we consider when determining our financial planning and consulting fees include, but are not limited to:

- The amount of time we expect to spend completing the financial planning or consulting services and providing related advice;
- The complexity of your goals, issues and/or needs;
- The extensiveness and complexity of the data needed regarding your personal financial information;
- Your net worth or the value of your investment accounts and/or other assets that are the subject of the financial planning or consulting services; and/or
- Special circumstances related to life changes, marital status, health or special income needs, or growth or decline of a personal business.

Absher Wealth Management may request a retainer to initiate financial planning and consulting services. However, we will not request the prepayment of fees more than $1,200 in advisory fees more than six months in advance.

You may engage Absher Wealth Management for additional investment management services to assist with implementing one or more financial planning recommendations. You will incur additional fees if you retain our firm for such services. You have complete freedom in selecting an investment adviser to assist you in implementing any recommendations by Absher Wealth Management and are under no obligation to act upon the advice we provide.

For consulting services, the investment advisory agreement between Absher Wealth Management and the client will continue in effect until terminated by either party. For stand-alone financial planning services, the agreement between Absher Wealth Management and the client will terminate upon delivery of the plan or completion of the service.

Payment of Fees

Clients must authorize Absher Wealth Management to instruct the account custodian to directly debit fees from the client's account. Accounts initiated or terminated during a calendar quarter will be charged a prorated fee.

Fees for our advisory services generally require you to pay investment advisory fees in advance of receiving services. Upon termination of your advisory agreement with our firm, we will promptly refund any prepaid, unearned fees.

- For investment and wealth management services, refunds are calculated by taking the total advisory fee billed for the calendar quarter, dividing that amount by the number of days in the calendar quarter and multiplying that amount by the number of days services were not provided during the calendar quarter.

- For financial planning and consulting services, refunds are calculated based on the value of the services that were completed prior to termination of the advisory agreement.

Other Types of Fees and Expenses You May Incur

Absher Wealth Management's fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which shall be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, third-party investments and other third parties, such as custodial fees, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Decisions to reallocate your account assets may result in you incurring a redemption fee imposed by one or more mutual funds held in your account. Mutual funds and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees and commissions are exclusive of and in addition to Absher Wealth Management's fee. Absher Wealth Management shall not receive any portion of these commissions, fees, and costs, including any distribution or "12b-1" fees paid by the mutual funds in which your account assets are invested.

Other Types of Compensation We Receive

Absher Wealth Management has contracted with Trade-PMR, Inc. ("Trade-PMR") for brokerage services, including trade processing, collection of management fees, marketing assistance and research. Item 12 – Brokerage Practices further describes the factors that Absher Wealth Management considers in selecting or recommending broker-dealers for client transactions and determining the reasonableness of their compensation (e.g., commissions).

Trade-PMR, Inc, announced an Asset Match Program to match client deposits that will be active from October 1, 2025, to March 31, 2026. Clients can receive a 50-basis point match (0.50%) on eligible deposits into their Trade-PMR accounts, subject to some terms and conditions. This could create a conflict of interest in that Absher's asset management fees may increase due to additional deposits in Trade-PMR accounts. Absher Wealth Management does not receive any additional proceeds from Trade-PMR.

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

Absher Wealth Management does not charge any performance-based fees or participate in side-by-side management.

Item 7 – Types of Clients

Absher Wealth Management offers investment advisory services to a wide variety of clients, including individuals, high net worth individuals and families, pension, profit-sharing and other employer sponsored plans, trusts, estates, family entities, charitable institutions, foundations, corporations, and other business entities.

Absher Wealth Management generally requires a minimum initial investment of $500,000 for the Absher Portfolio Management (APM) program. The firm, in its sole discretion, may accept clients with smaller portfolios based upon each client's particular circumstances.

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

Methods of Analysis and Investment Strategies

Absher Wealth Management carefully constructs a tax-efficient and cost-effective asset allocation strategy based on a client's unique cash flow needs, stated return and risk profile. Security selection is based on qualitative, quantitative, technical, and relative strength metrics. Portfolios holdings are constantly monitored and adjusted as market conditions and our clients' circumstances dictate. Clients may hold or retain other types of assets as well, and Absher Wealth Management may offer advice regarding those various assets as part of our services. Advice regarding such assets generally will not involve portfolio management services.

Our core belief is that wealth is created over time by investing in high-quality businesses and participating in the long-term growth of those businesses. We employ a value methodology that focuses on a company's history of producing predictable free cash flow, high profit margins or market share compared to their competitors, a conservative balance sheet compared to their peers and a history of increasing dividends over time. Client assets are primarily allocated among stocks and bonds, however individual client circumstances may dictate the use of other types of securities, including but not limited to master limited partnership units, exchange-traded funds, mutual funds and cash alternatives.

Risk of Loss

Investing in securities involves risk of loss that you should be prepared to bear. All investments present the risk of loss of principal – the risk that the value of securities (e.g., stocks, bonds, ADRs, etc.), when sold or otherwise disposed of, may be less than the price paid for the securities. Even when the value of the securities when sold is greater than the price paid, there is the risk that the appreciation will be less than inflation. In other words, the purchasing power of the proceeds may be less than the purchasing power of the original investment. There is no guarantee that investment recommendations made by Absher Wealth Management will be accurate. We cannot assure that your account will increase, preserve capital or generate income, nor can we assure that your investment objectives will be realized. Although all investments involve risk, our investment advice seeks to limit risk through diversification among various asset classes.

Described below are the material risks associated with investing in the types of securities we generally use in client accounts:

Equity Securities

In general, prices of equity securities (common, convertible preferred stocks and other securities whose values are tied to the price of stocks, such as rights, warrants and convertible debt securities) are more volatile than those of fixed-income securities. The prices of equity securities could decline in value if the issuer's financial condition declines or in response to overall market and economic conditions. Investments in smaller companies and mid-size companies may involve greater risk and price volatility than investments in larger, more mature companies.

Fixed-Income Securities

The return and principal value of bonds fluctuate with changes in market conditions. Fixed-income securities are subject to interest rate risk and credit quality risk. The market value of fixed-income securities generally declines when interest rates rise, and an issuer of fixed-income securities could default on its payment obligations. Changes in interest rates generally have a greater effect on bonds with longer maturities than on those with shorter maturities. If bonds are not held to maturity, they may be worth more or less than their original value. Credit risk refers to the possibility that the issuer of a bond will not be able to make principal and/or interest payments. High yield bonds, also known as "junk bonds," carry higher risk of loss of principal and income than higher rated investment grade bonds.

International Investing

The risks of investing in foreign securities include loss of value as a result of political or economic instability; nationalization, expropriation or confiscatory taxation; changes in foreign exchange rates and foreign exchange restrictions; settlement delays; and limited government regulation (including less stringent reporting, accounting, and disclosure standards than are required of U.S. companies). These risks may be greater with investments in emerging markets. Certain investments utilized by Absher Wealth Management may also contain international securities.

Cash and Cash Equivalents

A portion of your assets may be invested in cash or cash equivalents to achieve your investment objective, provide ongoing distributions and/or take a defensive position. Cash holdings may result in a loss of market exposure.

Item 9 – Disciplinary Information

As a registered investment adviser, Absher Wealth Management is required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of our firm or the integrity of our management. Absher Wealth Management has no disciplinary information to report.

Item 10 – Other Financial Industry Activities and Affiliations

Absher Wealth Management has no other financial industry activities or affiliations.

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

Our Code of Ethics

Absher Wealth Management is committed to providing investment advice with the utmost professionalism and integrity. Our firm strives to identify, manage and/or mitigate conflicts of interest and has adopted policies, procedures and oversight mechanisms to address conflicts of interest. We have adopted a Code of Ethics that emphasizes our fiduciary obligation to put client interests first and is designed to ensure personal securities transactions, activities, and interests of employees will not interfere with the responsibilities to make decisions in the best interest of clients. All supervised persons of our firm must acknowledge and comply with our Code of Ethics.

Absher Wealth Management will provide a copy of our Code of Ethics to any client or prospective client, upon request, by contacting us at (919) 283-2340.

Participation in Client Transactions

Absher Wealth Management does not affect principal or agency cross-securities transactions for client accounts. Absher Wealth Management also does not cross trades between client accounts. Principal transactions are generally defined as transactions where an adviser, acting as principal for its own account or the account of an affiliated broker-dealer, buys from or sells a security to an advisory client. An agency cross transaction is defined as a transaction where a person acts as an investment adviser in relation to a transaction in which the investment adviser, or any person controlled by or under common control with the investment adviser, acts as broker for both the advisory client and for another person on the other side of the transaction. Agency cross transactions may arise where an adviser is dually registered as a broker-dealer or has an affiliated broker-dealer.

Employee Personal Trading

Supervised persons of Absher Wealth Management may purchase or sell the same security that we recommend for investment in client accounts. This creates a conflict of interest as there is a possibility that employees of our firm might benefit from market activity by a client in a security held by the employee. Our Code of Ethics is designed to assure that the personal securities transactions, activities and interests of the employees of Absher Wealth Management will not interfere with making decisions in the best interest of advisory clients and implementing such decisions while, at the same time, allowing employees to invest for their own accounts. Under the Code of Ethics, certain classes of securities have been designated as exempt transactions, based upon a determination that these would not materially interfere with the best interest of Absher Wealth Management's clients. Our Code of Ethics also places restrictions on our employees' personal trading activities. These restrictions include, but are not limited to, a prohibition on trading based on non-public information and pre-clearance requirements for certain types of transactions. Employee trading is continually monitored under the Code of Ethics in an effort to prevent conflicts of interest between Absher Wealth Management and our clients.

Certain affiliated accounts may trade in the same securities with client accounts on an aggregated basis when consistent with Absher Wealth Management's obligation of best execution. In such circumstances, the affiliated and client accounts will share commission costs equally and receive securities at a total average price. Absher Wealth Management will retain records of the trade order (specifying each participating account) and its allocation, which will be completed prior to the entry of the aggregated order. Completed orders will be allocated as specified in the initial trade order. Partially filled orders will be allocated on a pro rata basis. Any exceptions will be explained on the order.

Item 12 – Brokerage Practices

Selection and Recommendation of Broker-Dealers

Though Absher Wealth Management recommends brokers with which we've negotiated pricing on behalf of our clients, we do not have discretionary authority to select brokers. We endeavor to recommend broker-dealers that will provide the best services at the lowest commission rates possible. The reasonableness of commissions is based on the broker's ability to provide professional services, competitive commission rates, research and other services that will help our firm provide investment management services to clients. Absher Wealth Management may recommend brokers who provide useful research and securities transaction services even though a lower commission may be charged by a broker who offers no research services and minimal securities transaction assistance.

We have negotiated competitive pricing and services with Trade-PMR for brokerage back-office and trade execution services and First Clearing for clearing and custodial services. First Clearing is a trade name used by Wells Fargo Clearing Services, LLC., a non-bank affiliate of Wells Fargo & Company. Trade-PMR and First Clearing are members of SIPC and are unaffiliated registered broker-dealers and FINRA members. The brokerage commissions and/or transaction fees charged by Trade-PMR or any other designated broker-dealer are exclusive of and in addition to Absher Wealth Management's advisory fee. Absher Wealth Management regularly reviews the reasonableness of the compensation received by the broker-dealers used for executing client transactions in an effort to ensure that our clients receive favorable execution consistent with our fiduciary duty. Factors which Absher Wealth

Management considers in recommending Trade-PMR and First Clearing or any other broker-dealer to clients include, but is not limited to, their respective financial strength, reputation, execution, pricing, research, and service. The commissions and/or transaction fees charged by these brokers may be higher or lower than those charged by other broker-dealers.

In addition, Trade-PMR provides Absher Wealth Management with access to its institutional trading and custody services, which are typically not available to retail investors. These brokerage services include the execution of securities transactions, custody, research, and access to mutual funds and other investments that are otherwise generally available only to institutional investors or would require a significantly higher minimum initial investment. Other benefits we may receive include receipt of duplicate client confirmations and bundled duplicate statements; access to a trading desk that exclusively services its participants; access to block trading which provides the ability to aggregate securities transactions and then allocates the appropriate shares to client accounts; and access to an electronic communication network for client order entry and account information. Trade-PMR also provided Absher Wealth Management with nominal funding to assist with startup expenses establishing the business entity.

The commissions paid by Absher Wealth Management's clients are intended to be consistent with our duty to obtain "best execution." However, a client may pay a commission that is higher than what another qualified broker-dealer might charge to affect the same transaction when Absher Wealth Management determines, in good faith, that the commission is reasonable in relation to the value of the brokerage and research services received. In seeking best execution, the determinative factor is not the lowest possible cost, but whether the transaction represents the best qualitative execution, taking into consideration the full range of a broker-dealer's services, including among others, execution capability, commission rates, and responsiveness. Consistent with the foregoing, while Absher Wealth Management will seek competitive rates, it may not necessarily obtain the lowest possible commission rates for client transactions.

Research and Other Soft Dollar Benefits

Absher Wealth Management does not participate in soft-dollar relationships.

Brokerage for Client Referrals

When selecting broker-dealers for the execution of client securities transactions, Absher Wealth Management does not consider whether we will receive any client referrals from the broker-dealer or any other third-party.

Directed Brokerage

As Absher Wealth Management will not request discretionary authority to determine the broker-dealer to be used or the commission rates to be paid, clients must direct Absher Wealth Management as to the broker-dealer to be used. The commissions and transaction fees charged by these broker-dealers could be higher or lower than those charged by other custodians and broker-dealers. In directing the use of a particular broker-dealer, it should be understood that Absher Wealth Management will not have authority to negotiate commissions among various broker-dealers or obtain volume discounts. As such, best execution may not be achieved. Not all investment advisers require clients to direct the use of specific broker-dealers

Aggregation of Orders

Absher Wealth Management will generally block trades where possible and when advantageous to clients. Certain trades will be effected independently. The blocking of trades permits the trading of aggregate blocks of securities composed of assets from multiple client accounts where transaction costs are shared equally and on a pro-rated basis between all accounts included in the block. Block trading allows us to execute equity or fixed income trades in a timely, equitable manner and to reduce overall commission charges to clients. Clients who do not provide Absher Wealth Management with discretion will not participate in block trades, and their trades in similar securities will be placed with brokers after trades for discretionary accounts. Accounts owned by supervised persons of our firm may participate in block trading with your accounts; however, these individuals will not be given preferential treatment of any kind.

Item 13 – Review of Accounts

Accounts at Absher Wealth Management are reviewed at least quarterly. This informal review includes assessing client goals and objectives, monitoring the account and addressing the need to rebalance, as necessary. Individual securities held in client accounts are periodically monitored by Absher Wealth Management's Investment Adviser Representatives ("IARs"). Accounts are reviewed in the context of each client's stated investment objectives and guidelines. More frequent reviews may be requested by the client or triggered by material changes to a client's individual circumstances, market conditions, or the political or economic environment.

Absher Wealth Management may also review tax-planning needs, cash-flow needs, as well as charitable giving, insurance, and estate planning as part of our ongoing client reviews. Reviews are tailored to the services we provide to you, as well as your individual needs and goals. We encourage you to discuss your needs, goals, and objectives with us and keep us informed of any changes. If you engage our firm for ongoing investment advisory services, we will contact you at least annually to determine whether there have been any changes to your financial situation or investment objectives and whether you wish to impose any reasonable restrictions on the management of your account or reasonably modify any existing restrictions. At this time, we will advise you of any account changes we feel are necessary to help you stay on track with meeting your financial goals and consider whether the current services provided by our firm continue to be suitable for your needs.

In addition to the account statements you receive for your account custodian at least quarterly, Absher Wealth Management may also provide you with written quarterly performance reports for your account that provide details on account holdings and performance. As a convenience to our clients, in addition to reporting on clients' financial assets, at a client's request we may prepare a global consolidated report that also includes certain non-financial assets (e.g., real assets). In such instances, Absher Wealth Management relies on the client to provide current and accurate price or other valuation information for those assets to be included in the client's consolidated account report. In no instance are non-financial assets included in performance reporting. Absher Wealth Management does not independently verify, and expressly disclaims responsibility for, the accuracy of any non-financial asset values clients provided to us to include in their reporting.

Item 14 – Client Referrals and Other Compensation

Other Compensation Arrangements

Absher Wealth Management receives compensation from Trade-PMR, Inc., the broker-dealer used for your account, and your account custodian in the form of access to electronic systems that assist us in the management of client accounts, as well as research, software and other technology that provide access to client account data (such as trade confirmations and account statements), pricing information and other market data, facilitate trade execution (and allocation of aggregated trade orders for multiple client accounts), and client reporting capabilities. Trade-PMR provided our firm with nominal funding to assist with startup expenses establishing our business entity. Your account custodian also offers Absher Wealth Management discounts for products and services offered by vendors and third-party service providers, such as software and technology solutions. These economic benefits create a conflict of interest in that it gives our firm an incentive to recommend one broker-dealer or custodian over another that does not provide similar electronic systems, support or services. We address this conflict of interest by disclosing to our clients the types of compensation that our firm receives so clients can consider this when evaluating our firm. It is important that you consider the fees, level of service and investment strategies, among other factors, when selecting an investment manager.

Client Referrals

Absher Wealth Management does not pay any referral fees to other individuals for referring clients to our firm.

Item 15 – Custody

When you establish a relationship with our firm for investment management services, your assets will be maintained by a bank, broker -dealer, mutual fund transfer agent or other such institution deemed a 'qualified custodian' by the SEC. We rely on the custodian to price and value assets, execute and clear transactions, maintain custody of assets in your account and perform other custodial functions. Absher Wealth Management does not maintain physical possession of any client account assets. We utilize First Clearing as the qualified custodian for client accounts.

Absher Wealth Management can access client accounts through its ability to debit advisory fees and is therefore considered to have "soft" custody of client assets. In addition, Absher Wealth Management is deemed to have custody due to its authority over certain accounts to distribute assets subject to a third-party standing letter of authorization ("SLOAs"). The firm relies on the seven requirements outlined in the SEC's No-Action Letter to the Investment Advisers Associated, dated February 21, 2017, which provides relief from an annual surprise custody examination by an independent public accountant.

You will receive monthly and/or quarterly account statements directly from the qualified custodian. Absher Wealth Management may also provide you with written quarterly performance reports for your account. We urge you to carefully review your account statements and compare the account balances with the balances reflected on any performance report you may receive from our firm for accuracy. Balances on our reports may vary slightly from custodial statements due to differences in accounting procedures, reporting dates, valuation methodologies of certain securities or other operational factors. You should promptly notify us if you do not receive account statements from your custodian at least quarterly or if you believe the information on your account statements is inaccurate.

Item 16 – Investment Discretion

Absher Wealth Management typically has investment discretion over clients' securities accounts. Investment discretion is the authority to determine the securities or other assets to purchase or sell on behalf of an account. Investment discretion may also include the authority to select or terminate an Independent Manager. This authority is exercised in a manner consistent with your stated investment objective for the particular account. You must provide written authorization to our firm before we can assume discretionary authority over your account. Any investment guidelines or restrictions you would like to place on your account must be provided to Absher Wealth Management in writing.

Item 17 – Voting Client Securities

As a general policy, Absher Wealth Management will retain proxy voting authority for clients that have given us the authority to do so. For these purposes, Absher Wealth Management has contracted with Broadridge Financial Solutions and will use their Proxy Edge® platform ("Proxy Edge") to provide proxy voting support with regard to casting votes and keeping voting records. Under the terms of its arrangement with Broadridge, Absher Wealth Management will generally follow the Glass Lewis recommendations.

Where Absher Wealth Management has proxy voting authority for securities of its advisory clients, we will vote such securities for the exclusive benefit, and in the best interest, of those clients and their beneficiaries, as determined by us in good faith, subject to any restrictions or directions from a client.

Absher Wealth Management maintains and will follow the guidelines outlined in our Proxy Voting Policies and Procedures. You may obtain a copy of our Proxy Voting Policies and Procedures and/or a record of ballots voted upon by contacting us at (919) 283-2340.

Item 18 – Financial Information

As a registered investment adviser, Absher Wealth Management is required to provide you with certain financial information about our firm.

Prepayment of Fees

We do not require or solicit prepayment of more than $1,200 in fees per client, six months or more in advance.

Our Financial Condition

We do not have any financial commitment that is reasonably likely to impair our contractual commitments to our clients, nor has our firm ever been the subject of a bankruptcy proceeding.

Absher Wealth Management, LLC
1450 Raleigh Road, Suite 105
Chapel Hill, NC 27517
(919) 283-2340

Form ADV Part 2A, Appendix 1

Wrap Fee Program Brochure

March 19, 2026

This Wrap Fee Program Brochure provides information about the qualifications and business practices of Absher Wealth Management, LLC. If you have any questions about the contents of this brochure, please contact us at (919) 283-2340 or kevin@absherwealth.com. The information in this Brochure has not been approved or verified by the United States of America Securities and Exchange Commission ("SEC") or by any state securities authority.

Absher Wealth Management is a registered investment adviser. Registration of an investment adviser does not imply any level of skill or training. Additional information about Absher Wealth Management also is available on the SEC's website at www.adviserinfo.sec.gov. You can search this site by our firm name or by using a unique identifying number, known as a CRD number. The CRD number for Absher Wealth Management is 304642.

Item 2 – Material Changes

This section of the Wrap Fee Program Brochure ("Brochure") discusses specific material changes that have been made. This Brochure, dated March 19, 2026 replaces our most recent amendment dated September 26, 2025. The last annual amendment was filed March 28, 2025.

Key updates were made to the following section(s) since the last annual amendment:

September 26, 2025

- **Item 4-Fees and Compensation:** Updated Our Compensation for Your Participation in the Program to disclose an Asset Match Program by Trade-PMR.

We encourage you to carefully review this Brochure prior to entering into an investment advisory contract with our firm to understand your relationship with our firm and help you determine to hire or retain us as your investment adviser. You may receive an updated copy of this brochure at any time by contacting us at (919) 283-2340. Additionally, our Brochure is available on our web site, https://absherwealth.com/ at no charge.

Item 3 – Table of Contents

Item 4 – Services, Fees and Compensation

Our Services

Absher Wealth Management, LLC ("Absher Wealth Management") is a fee-only registered investment adviser that provides investment management and financial advisory services to individual investors to help them achieve their financial needs and goals. Founded in 2019, the firm is owned by Mike Absher.

Our firm takes pride in providing personalized service to our clients and acknowledges that it is held to a fiduciary standard of care.

Absher Wealth Management offers portfolio management services through the Absher Portfolio Management program (APM), which is a wrap fee program. A bundled or "wrap fee" program is an advisory fee program under which you pay one bundled fee to compensate Absher Wealth Management for portfolio management and trade execution. A wrap fee program may not be the lowest cost option if you would like to restrict your investments to open-end mutual funds or other long-term investment products.

Absher Wealth Management manages our clients' portfolios on a discretionary and, in limited circumstances, non-discretionary basis. Our portfolio management services are tailored to the needs of our clients and are based on a comprehensive understanding of each client's current situation, past experiences, and future goals. With this acquired knowledge we create, analyze, strategize, and implement goal-oriented investment solutions. These solutions become our clients' investment policy. This policy and our matched strategies are designed to be risk appropriate, cost effective and tax efficient.

Fees and Compensation

Fees for portfolio management services are based on assets under management and are payable quarterly in advance. Absher Wealth Management may negotiate advisory fees at our sole discretion. In situations where Absher Wealth Management provides advice with respect to certain client holdings (e.g., held-away assets, 529 plans, etc.), we may negotiate a fee rate that differs from our standard fee schedule. The graduated fee schedule for the APM program is outlined below.

Assets Under Management	Annual Advisory Fee
$0 to $1,000,000	1.10%
$1,000,001 to $2,000,000	1.00%
$2,000,001 to $3,000,000	0.90%
$3,000,001 to $5,000,000	0.85%
$5,000,001 to $10,000,000	0.80%
More than $10,000,001	0.75%

This fee schedule may be based on cumulative household assets under management. However, certain ERISA rules prevent householding corporate plans with personal assets for fee reductions. You should refer to your advisory agreement for your specific fee rate(s).

Costs of Our Program

Fees for our portfolio management services may be higher than fees charged by other advisers who sponsor similar programs, of if you paid separately for investment advice and other services. Fees for the APM program include clearing and custodial costs and our portfolio management fee. You may be charged different fees than similarly situated clients for the same services. Your specific wrap fee is described in your investment management agreement. You should carefully review this brochure to understand the fees and other sources of compensation we receive prior to entering into an investment advisory contract with our firm.

Other Types of Fees You May Incur

You may incur additional charges imposed by custodians, broker-dealers, investment companies and other third parties, such as account maintenance fees, transfer taxes, wire transfer and electronic fund fees and other fees and taxes on securities transactions. Such charges and fees are exclusive of and in addition to Absher Wealth Management's fees. You are responsible for payment of any and all taxes that may be due as a result of any transactions in your account.

In addition to advisory fees, you are responsible for paying any management and other fund-related expenses for any mutual funds in which your account assets are invested. This includes redemption fees imposed by the mutual fund or custodian as a result of a transaction-related request you initiate (such as a partial or complete liquidation of your account). Distribution or "12b-1" fees paid by any mutual funds in which your account assets are invested are credited back to your account for your benefit.

Our Compensation for Your Participation in the Program

Absher Wealth Management acts as both the sponsor and portfolio manager of the APM program. As a result, we receive compensation in the form of advisory fees from your participation in the program. We are incentivized to recommend this program over other programs or services; however, at this time the APM program is the only program offered to our advisory clients. Your overall fees may be higher or lower if you paid separately for investment advice, brokerage, and other services. It is our policy to always act in the best interests of our clients and we deem the APM program in the best interest of our clients. We encourage you to consider your anticipated level of trading activity and compare the costs you may incur in the APM program versus an unbundled portfolio management program.

Trade-PMR, Inc, announced an Asset Match Program to match client deposits that will be active from October 1, 2025, to March 31, 2026. Clients can receive a 50-basis point match (0.50%) on eligible deposits into their Trade-PMR accounts, subject to some terms and conditions. This could create a conflict of interest in that Absher's asset management fees may increase due to additional deposits in Trade-PMR accounts. Absher Wealth Management does not receive any additional proceeds from Trade-PMR.

Retirement Plan Rollovers – No Obligation / Conflict of Interest

A client or prospective client leaving an employer has four options regarding an existing retirement plan (and may engage in a combination of these options): (i) leave the money in the former employer's plan, if permitted, (ii) roll over the assets to the new employer's plan, if one is available and rollovers are permitted, (iii) roll over to an Individual Retirement Account ("IRA"), or (iv) cash out the account value (which could, depending upon the client's age, result in adverse tax consequences). If Absher Wealth Management recommends that a client roll over their retirement plan assets into an account to be managed by Absher Wealth Management, such a recommendation creates a conflict of interest if Absher Wealth Management will earn new (or increases its current) compensation as a result of the rollover. *No client is under any obligation to roll over retirement plan assets to an account managed by Absher Wealth Management*.

Item 5 – Account Requirements and Types of Clients

Absher Wealth Management provides portfolio management services to individuals, high net worth individuals and families, pension and profit-sharing plans, trusts, estates, charitable institutions, foundations, corporations, and other business entities.

Absher Wealth Management generally requires a minimum initial investment of $500,000 for the APM program. The firm, in its sole discretion, may accept clients with smaller portfolios based upon each client's particular circumstances.

Item 6 – Portfolio Manager Selection and Evaluation

Selection and Review of Portfolio Managers

Absher Wealth Management acts as both the sponsor and portfolio manager of the APM program. We do not utilize any third-party money managers.

In an effort to mitigate any potential conflicts of interest, we have the ability to effect a large amount of trades within the wrap program with institutional pricing. This mitigates the incentive to recommend fewer trades in your account. The cost of trading is not material to our investment recommendations. It is our policy to always act in the best interests of our clients.

Types of Advisory Services We Offer

Absher Wealth Management offers portfolio management and wealth management services, as well as financial planning and consulting, to individuals, high net worth individuals, trusts, businesses and corporations. We work with our clients to determine their investment objectives and risk profile and develop a customized investment plan based on their individual needs and goals. Absher Wealth Management will utilize the financial information provided by the client to analyze and develop strategies and solutions to assist the client in meeting their financial goals.

Prior to Absher Wealth Management rendering any of the foregoing services, clients are required to enter into one or more written advisory agreements with Absher Wealth Management setting forth the relevant terms and conditions of the advisory relationship.

Portfolio and Wealth Management Services

Absher Wealth Management manages our clients' portfolios on a discretionary and, in limited circumstances, non-discretionary basis. Our portfolio and wealth management services are tailored to the needs of our clients and are based on a comprehensive understanding of each client's current situation, past experiences, and future goals. With this acquired knowledge we create, analyze, strategize, and implement goal-oriented investment solutions. These solutions become our clients' investment policy. This policy and our matched strategies are designed to be risk appropriate, cost effective and tax efficient.

Our wealth management services generally include a broad range of comprehensive financial planning and/or consulting services, as well as discretionary or, in limited circumstances, non-discretionary management of investment portfolios.

Client assets are generally allocated among individual equity and debt securities in accordance with the client's stated investment objective and risk/volatility parameters. Where appropriate, Absher Wealth Management may also provide advice about many types of legacy positions or other investments held in client portfolios. Clients may also engage Absher Wealth Management to manage and/or advise on certain investment products that are not maintained at their primary custodian, such as variable life insurance and annuity contracts (to the extent permissible without an insurance license) and assets held in employer sponsored retirement plans and qualified tuition plans (i.e., 529 plans). In these situations, Absher Wealth Management will direct or make recommendations on a non-discretionary basis for the allocation of client assets among the various investment options available with the product. These assets are generally maintained at the underwriting insurance company or custodian for the plan trustee or administrator and clients retain responsibility for effecting trades in these accounts.

Clients may also retain Absher Wealth Management to provide advisory services for their retirement plan account. When providing these services, the firm acts as an ERISA 3(21) fiduciary and is required to act under the standard of care in ERISA that is generally a higher standard than imposed on our firm under the Investment Advisers Act of 1940. Advisory services available to plan participants include:

- Non-discretionary investment advice
- Asset allocation models
- Strategic investment allocations
- Investment performance reporting

Absher Wealth Management consults with clients on an initial and ongoing basis to assess their specific risk tolerance, time horizon, liquidity constraints and other related factors relevant to the management of their portfolios. You should promptly notify us if there are changes in your financial situation or if you wish to place any limitations on the management of your account. You may impose reasonable restrictions or mandates on the management of your account if Absher Wealth Management determines, in our sole discretion, the conditions would not materially impact the performance of a management strategy or prove overly burdensome to the firm's management efforts.

Financial Planning and Consulting Services

Absher Wealth Management offers different levels of financial planning and consulting services to help our clients identify, prioritize and work towards their goals and objectives. Our consulting services give our clients the ability to receive a broad range of financial advice and services, including specific security recommendations, for the duration of the advisory agreement.

Our process starts with an extensive review of a client's family situation, which includes assets and liabilities as well as estate, tax, and insurance needs. We then employ a risk tolerance and risk capacity-focused simulation to get a detailed cash flow analysis and proposed asset allocation. Together, this information is analyzed to develop a proposed financial plan, which is designed to be dynamic in nature, ever-evolving due to life changes, along with changes in cash flow needs, risk tolerance, time horizon, or investment objectives.

Absher Wealth Management's financial planning and consulting services may include any or all of the following topics:

- Cash Flow Analysis: Planning around one-time expenses, as well as ongoing distribution needs and savings goals.
- Financial Record Organizing: Guidance with organizing important financial records so you know what to keep.
- Estate Planning: Analyzing and suggesting wealth transfer strategies to meet your objectives, as well as reviewing beneficiary designations and proper account titling.
- Charitable Giving: Discussing your desired social impact, exploring tax-appropriate vehicles to accomplish your philanthropic objectives, and determining which assets to use for giving.
- Education Planning: Reviewing 529 plans and general assistance in preparing to meet dependents' continuing educational needs.
- Business Planning: Advice on how to structure an entity, reviewing cash flow expectations, strategies for using debt effectively, succession and transition planning, and assistance with office space decisions.
- Concentrated Stock: Managing the risk of owning highly appreciated investments, as well as decisions concerning equity compensation offered through an employer.
- Federal Benefits & Health Care: Optimization of Social Security, Medicare and other Federal Benefits, as well as navigating health care decisions before Medicare.
- Death & Disability: Evaluating cash needs at death, income needs of surviving dependents, and disability income.
- Divorce Planning: Assisting with financial issues and decisions that couples face when going through a divorce.

- Liability Management: Guidance on using debt productively and paying off strategically.
- Investment Consulting: Analyzing investment allocations, possible alternatives to consider, and their effect on your portfolio.
- Tax Planning: Reviewing tax returns and proposing options for reducing tax liability.
- Insurance Review: Analyzing current insurance coverage and, where appropriate, recommending strategies to mitigate risks.
- Family Governance: Coordinating family meetings, formulating mission statements, helping identify the purpose for the wealth, and reviewing how future generations might preserve and continue the legacy.
- Retirement Plan Consulting and Employee Benefits Analysis

While each of these services is available on a stand-alone basis, certain of them may also be rendered in conjunction with investment portfolio management services, as part of a comprehensive wealth management engagement. In performing these services, Absher Wealth Management is not required to verify any information received from the client or from the client's other professionals (e.g., attorneys, accountants, etc.), and is expressly authorized to rely on such information. Absher Wealth Management may recommend clients engage the firm for additional related services, or we may recommend other professionals to implement our recommendations. These additional services by Absher Wealth Management or another professional are provided at an additional cost to you, which is based on the nature, extent, complexity, and other characteristics of the services. This creates a conflict of interest because the firm will have an incentive to recommend additional services based on the compensation to be received, rather than solely based on your needs, and in some cases, based on the prospect of cross-referrals of advisory clients from the other professional or his or her firm. Implementation of financial planning recommendations is entirely at your discretion. You have complete freedom in selecting a financial adviser to assist you with implementing the recommendations made in your financial plan and are under no obligation to act on the advice of Absher Wealth Management. Financial planning recommendations are of a generic nature and are not limited to any specific product or service offered by a broker dealer or insurance company. Should you choose to implement the recommendations contained in the plan, Absher Wealth Management suggests you work closely with your attorney, accountant and/or insurance agent.

Absher Wealth Management will act solely in its capacity as a registered investment adviser and does not provide any legal, accounting or tax advice. You should seek the counsel of a qualified accountant and/or attorney when necessary. As part of our advisory services, we may assist clients with tax harvesting and will work with the client’s tax specialist to answer any questions related to the client’s portfolio.

Portfolio Management Services for Wrap Fee Program

Absher Wealth Management offers portfolio management services through the APM program. A bundled or “wrap fee” program is an advisory fee program under which you pay one bundled fee to compensate Absher Wealth Management for portfolio management and trade execution. A wrap fee program may not be the lowest cost option if you would like to restrict your investments to open-end mutual funds or other long-term investment products.

Performance-Based Fees and Side-By-Side Management

Absher Wealth Management does not charge any performance-based fees or participate in side-by-side management.

Methods of Analysis and Investment Strategies

Absher Wealth Management carefully constructs a tax-efficient and cost-effective asset allocation strategy based on a client's unique cash flow needs, stated return and risk profile. Security selection is based on qualitative, quantitative, technical, and relative strength metrics. Portfolios holdings are constantly monitored and adjusted as market conditions and our clients' circumstances dictate. Clients may hold or retain other types of assets as well, and Absher Wealth Management may offer advice regarding those various assets as part of our services. Advice regarding such assets generally will not involve portfolio management services.

Our core belief is that wealth is created over time by investing in high-quality businesses and participating in the long-term growth of those businesses. We employ a value methodology that focuses on a company's history of producing predictable free cash flow, high profit margins or market share compared to their competitors, a conservative balance sheet compared to their peers and a history of increasing dividends over time. Client assets are primarily allocated among stocks and bonds, however individual client circumstances may dictate the use of other types of securities, including but not limited to master limited partnership units, exchange-traded funds, mutual funds and cash alternatives.

Risk of Loss

Investing in securities involves risk of loss that you should be prepared to bear. All investments present the risk of loss of principal – the risk that the value of securities (e.g., stocks, bonds, ADRs, etc.), when sold or otherwise disposed of, may be less than the price paid for the securities. Even when the value of the securities when sold is greater than the price paid, there is the risk that the appreciation will be less than inflation. In other words, the purchasing power of the proceeds may be less than the purchasing power of the original investment. There is no guarantee that investment recommendations made by Absher Wealth Management will be accurate. We cannot assure that your account will increase, preserve capital or generate income, nor can we assure that your investment objectives will be realized. Although all investments involve risk, our investment advice seeks to limit risk through diversification among various asset classes.

Described below are the material risks associated with investing in the types of securities we generally use in client accounts:

Equity Securities

In general, prices of equity securities (common, convertible preferred stocks and other securities whose values are tied to the price of stocks, such as rights, warrants and convertible debt securities) are more volatile than those of fixed-income securities. The prices of equity securities could decline in value if the issuer's financial condition declines or in response to overall market and economic conditions. Investments in smaller companies and mid-size companies may involve greater risk and price volatility than investments in larger, more mature companies.

Fixed-Income Securities

The return and principal value of bonds fluctuate with changes in market conditions. Fixed-income securities are subject to interest rate risk and credit quality risk. The market value of fixed-income securities generally declines when interest rates rise, and an issuer of fixed-income securities could default on its payment obligations. Changes in interest rates generally have a greater effect on bonds with longer maturities than on those with shorter maturities. If bonds are not held to maturity, they may be worth more or less than their original value. Credit risk refers to the possibility that the issuer of a bond will not be able to make principal and/or interest payments. High yield bonds, also known as "junk bonds," carry higher risk of loss of principal and income than higher rated investment grade bonds.

International Investing

The risks of investing in foreign securities include loss of value as a result of political or economic instability; nationalization, expropriation or confiscatory taxation; changes in foreign exchange rates and foreign exchange restrictions; settlement delays; and limited government regulation (including less stringent reporting, accounting, and disclosure standards than are required of U.S. companies). These risks may be greater with investments in emerging markets. Certain investments utilized by Absher Wealth Management may also contain international securities.

Cash and Cash Equivalents

A portion of your assets may be invested in cash or cash equivalents to achieve your investment objective, provide ongoing distributions and/or take a defensive position. Cash holdings may result in a loss of market exposure.

Voting Client Securities

As a general policy, Absher Wealth Management will retain proxy voting authority for clients that have given us the authority to do so. In such cases, we will follow the proxy voting guidelines outlined in our Proxy Voting Policies and Procedures. You may obtain a copy of our Proxy Voting Policies and Procedures and/or a record of ballots voted upon by contacting us at (919) 283-2340.

Item 7 – Client Information Provided to Portfolio Managers

As the sole portfolio manager of the APM program, Absher Wealth Management does not communicate client information to any third-party portfolio managers.

Item 8 – Client Contact with Portfolio Managers

Absher Wealth Management does not use any outside portfolio managers. You may contact us directly at (919) 283-2340 to discuss your account.

Item 9 – Additional Information

Disciplinary Information

As a registered investment adviser, Absher Wealth Management is required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of our firm or the integrity of our management. Absher Wealth Management has no disciplinary information to report.

Other Financial Industry Activities and Affiliations

Absher Wealth Management has no other financial industry activities or affiliations.

Code of Ethics, Participation in Client Transactions and Personal Trading

Our Code of Ethics

Absher Wealth Management is committed to providing investment advice with the utmost professionalism and integrity. Our firm strives to identify manage and/or mitigate conflicts of interest and has adopted policies, procedures and oversight mechanisms to address conflicts of interest. We have adopted a Code of Ethics that emphasizes our fiduciary obligation to put client interests first and is designed to ensure personal securities transactions, activities, and interests of employees will not interfere with the responsibilities to make decisions in the best interest of clients. All supervised persons of our firm must acknowledge and comply with our Code of Ethics.

You may request a copy of our Code of Ethics by contacting us at (919) 283-2340.

Participation in Client Transactions

Absher Wealth Management does not affect principal or agency cross securities transactions for client accounts. Absher Wealth Management also does not cross trades between client accounts. Principal transactions are generally defined as transactions where an adviser, acting as principal for its own account or the account of an affiliated broker-dealer, buys from or sells a security to an advisory client. An agency cross transaction is defined as a transaction where a person acts as an investment adviser in relation to a transaction in which the investment adviser, or any person controlled by or under common control with the investment adviser, acts as broker for both the advisory client and for another person on the other side of the transaction. Agency cross transactions may arise where an adviser is dually registered as a broker-dealer or has an affiliated broker-dealer.

Employee Personal Trading

Supervised persons of Absher Wealth Management may purchase or sell the same security that we recommend for investment in client accounts. This creates a conflict of interest as there is a possibility that employees of our firm might benefit from market activity by a client in a security held by the employee. Our Code of Ethics is designed to assure that the personal securities transactions, activities and interests of the employees of Absher Wealth Management will not interfere with making decisions in the best interest of advisory clients and implementing such decisions while, at the same time, allowing employees to invest for their own accounts. Under the Code of Ethics, certain classes of securities have been designated as exempt transactions, based upon a determination that these would not materially interfere with the best interest of Absher Wealth Management's clients. Our Code of Ethics also places restrictions on our employees' personal trading activities. These restrictions include, but are not limited to, a prohibition on trading based on non-public information and pre-clearance requirements for certain types of transactions. Employee trading is continually monitored under the Code of Ethics in an effort to prevent conflicts of interest between Absher Wealth Management and our clients.

Certain affiliated accounts may trade in the same securities with client accounts on an aggregated basis when consistent with Absher Wealth Management's obligation of best execution. In such circumstances, the affiliated and client accounts will share commission costs equally and receive securities at a total average price. Absher Wealth Management will retain records of the trade order (specifying each participating account) and its allocation, which will be completed prior to the entry of the aggregated order. Completed orders will be allocated as specified in the initial trade order. Partially filled orders will be allocated on a pro rata basis. Any exceptions will be explained on the order.

Review of Accounts

Accounts at Absher Wealth Management are reviewed on a periodic basis. This informal review includes assessing client goals and objectives, monitoring the account and addressing the need to rebalance, as necessary. Individual securities held in client accounts are periodically monitored by Absher Wealth Management. Accounts are reviewed in the context of each client's stated investment objectives and guidelines. More frequent reviews may be triggered by material changes to a client's individual circumstances, market conditions, or the political or economic environment.

Absher Wealth Management may also review tax-planning needs, cash-flow needs, as well as charitable giving, insurance, and estate planning as part of our ongoing client reviews. Reviews are tailored to the services we provide to you, as well as your individual needs and goals. We encourage you to discuss your needs, goals, and objectives with us and keep us informed of any changes. If you engage our firm for ongoing investment advisory services, we will contact you at least annually to determine whether there have been any changes to your financial situation or investment objectives and whether you wish to impose any reasonable restrictions on the management of your account or reasonably modify any existing restrictions. At this time, we will advise you of any account changes we feel are necessary to help you stay on track with meeting your financial goals and consider whether the current services provided by our firm continue to be suitable for your needs.

In addition to the account statements you receive for your account custodian at least quarterly, Absher Wealth Management may also provide you with written quarterly performance reports for your account that provide details on account holdings and performance. As a convenience to our clients, in addition to reporting on clients' financial assets, at a client's request we may prepare a global consolidated report that also includes certain non-financial assets (e.g., real assets). In such instances, Absher Wealth Management relies on the client to provide current and accurate price or other valuation information for those assets to be included in the client's consolidated account report. In no instance are non-financial assets included in performance reporting. Absher Wealth Management does not independently verify, and expressly disclaims responsibility for, the accuracy of any non-financial asset values clients provided to us to include in their reporting.

Client Referrals and Other Compensation

Other Compensation Arrangements

Absher Wealth Management receives compensation from Trade-PMR, Inc., the broker-dealer used for your account, and your account custodian in the form of access to electronic systems that assist us in the management of client accounts, as well as research, software and other technology that provide access to client account data (such as trade confirmations and account statements), pricing information and other market data, facilitate trade execution (and allocation of aggregated trade orders for multiple client accounts), and client reporting capabilities. Trade-PMR provided our firm with nominal funding to assist with startup expenses establishing our business entity. Your account custodian also offers Absher Wealth Management discounts for products and services offered by vendors and third-party service providers, such as software and technology solutions. These economic benefits create a conflict of interest in that it gives our firm an incentive to recommend one broker-dealer or custodian over another that does not provide similar electronic systems, support or services. We address this conflict of interest by disclosing to our clients the types of compensation that our firm receives so clients can consider this when evaluating our firm. It is important that you consider the fees, level of service and investment strategies, among other factors, when selecting an investment manager.

Client Referrals

Absher Wealth Management does not pay any referral fees to other individuals for referring clients to our firm.

Financial Information

As a registered investment adviser, Absher Wealth Management is required to provide you with certain financial information about our firm.

Prepayment of Fees

We do not require or solicit prepayment of more than $1,200 in fees per client, six months or more in advance.

Our Financial Condition

We do not have any financial commitment that is reasonably likely to impair our contractual commitments to our clients, nor has our firm ever been the subject of a bankruptcy proceeding.

MICHAEL F. ABSHER JR

Absher Wealth Management, LLC

1450 Raleigh Road, Suite 105
Chapel Hill, NC 27517
919-283-2246

April 1, 2021

This Brochure Supplement provides information about Michael F. Absher Jr that supplements the Absher Wealth Management, LLC Brochure. You should have received a copy of that Brochure. Please contact Kevin Mishoe, Chief Compliance Officer, if you did not receive Absher Wealth Management, LLC Brochure or if you have any questions about the contents of this supplement.

Additional information about Michael F. Absher Jr is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Michael F. Absher Jr, CIMA®, CPWA®
Born: 1974

Education:

- North Carolina State University, Bachelor of Science

Employment:

- Absher Wealth Management, LLC, Chief Investment Officer, Investment Adviser and Founder (November 2019 to present)
- Wells Fargo Clearing Services, LLC, Financial Advisor (November 2016 to November 2019)
- Wells Fargo Advisors, LLC, Registered Rep (May 2009 to November 2016)

DESIGNATIONS:

CIMA® - Certified Investment Management Analyst

The CIMA® designation is administered through the Investments & Wealth Institute™, formerly Investment Management Consultants Association (IMCA). The certification signifies that an individual has met initial and ongoing experience, ethical, education, and examination requirements in statistics and methods, applied finance and economics, advanced portfolio construction and investment management consulting, including advanced investment management theory and application.

To earn CIMA® certification, candidates must pass a comprehensive background check and have an acceptable regulatory history; pass a pre-qualification examination; complete an education program at one of three approved AACSB accredited university business schools, The University of Chicago Booth School of Business, The Wharton School at the University of Pennsylvania, or the Yale School of Management; and pass a 5 hour comprehensive certification examination covering core topics and subject areas. A CIMA® certificant must adhere to the Investment and Wealth Institute's Code of Professional Responsibility, Standards of Practice, and rules and guidelines for use of the marks. CIMA® designees must report 40 hours of CE credits, including two ethics hours, every two years to maintain the certification.

CPWA® – Certified Private Wealth Advisor

The CPWA designation signifies that an individual has met initial and on-going experience, ethical, education, and examination requirements for the professional designation, which is centered on private wealth management topics and strategies for high-net-worth clients. Prerequisites for the CPWA designation are: a Bachelor's degree from an accredited college or university or one of the following designations or licenses: CIMA®, CIMC®, CFA®, CFP®, ChFC® or CPA license; acceptable regulatory history as evidenced by FINRA Form U-4 or other regulatory requirements; five years of professional client-centered experience in financial services or a related industry; and two letters of reference from an IMCA member, professional supervisor, or currently licensed professional in financial services or a related industry. CPWA designees have completed a rigorous educational process that includes self-study requirements, an in-class education component, and successful completion of a comprehensive examination. CPWA designees are required to adhere to IMCA's Code of Professional Responsibility and Rules and Guidelines for Use of the Marks. CPWA designees must report 40 hours of continuing education credits, including two ethics hours, every two years to maintain the certification. The designation is administered through Investment Management Consultants Association (IMCA).

Item 3- Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item for Michael Absher.

Item 4- Other Business Activities

Michael Absher is not involved in any other business activities outside of his employment with Absher Wealth Management.

Item 5- Additional Compensation

Michael Absher does not receive any additional compensation other than standard salary and bonus arrangements.

Item 6 - Supervision

Mr. Michael F. Absher Jr is an investment adviser representative of Absher Wealth Management, providing investment advice to clients. He is supervised by Kevin Mishoe, CCO of Absher Wealth, who can be reached at (919) 283-2247. Mr. Absher's accounts are subject to regular review and verification that asset balances are being managed in accordance with the client's investment guidelines.

JENNIFER L. ORAVSKY

Absher Wealth Management, LLC

1450 Raleigh Road, Suite 105
Chapel Hill, NC 27517
919-283-2248

May 18, 2021

This Brochure Supplement provides information about Jennifer L. Oravsky that supplements the Absher Wealth Management, LLC Brochure. You should have received a copy of that Brochure. Please contact Kevin Mishoe, Chief Compliance Officer, if you did not receive Absher Wealth Management, LLC Brochure or if you have any questions about the contents of this supplement.

Additional information about Jennifer L. Oravsky is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Jennifer L. Oravsky, CFP®, CRPC®, CPWA®
Born: 1972

Education:

- Rider University, Bachelor of Science

Employment:

- Absher Wealth Management, LLC, Senior Wealth Planner, Investment Adviser Representative and Senior Partner (November 2019 to present)
- Wells Fargo Clearing Services, LLC, Financial Advisor (November 2016 to November 2019)
- Wells Fargo Advisors, LLC, Registered Rep (May 2009 to November 2016)

DESIGNATIONS:

CFP® - Certified Financial Planner

Issued by: Certified Financial Planner Board of Standards, Inc.

Prerequisites/Experience Required: Candidate must meet the following requirements:

- A bachelor's degree (or higher) from an accredited college or university, and

- 3 years of full-time personal financial planning experience

Educational Requirements: Candidate must complete a CFP-board registered program, or hold one of the following:

- CPA
- ChFC
- Chartered Life Underwriter (CLU)
- CFA
- Ph.D. in business or economics
- Doctor of Business Administration
- Attorney's License

Examination Type: CFP Certification Examination

Continuing Education/Experience Requirements: 30 hours every 2-years

CRPC® - Chartered Retirement Planning Counselor

The CRPC® is a professional financial planning designation awarded by the College for Financial Planning. Individuals may earn the CRPC® designation by completing a study program encompassing pre- and post-retirement needs, asset management, estate planning and the entire retirement planning process using models and techniques from real client situations. Designees must pass a final multiple-choice examination. Every two years, CRPC® professionals must complete 16 hours of continuing education to continue using the designation. There are no prerequisites or business experience required to obtain the designation.

CPWA® – Certified Private Wealth Advisor

The CPWA designation signifies that an individual has met initial and on-going experience, ethical, education, and examination requirements for the professional designation, which is centered on private wealth management topics and strategies for high-net-worth clients. Prerequisites for the CPWA designation are: a Bachelor's degree from an accredited college or university or one of the following designations or licenses: CIMA®, CIMC®, CFA®, CFP®, ChFC® or CPA license; acceptable regulatory history as evidenced by FINRA Form U-4 or other regulatory requirements; five years of professional client-centered experience in financial services or a related industry; and two letters of reference from an IMCA member, professional supervisor, or currently licensed professional in financial services or a related industry. CPWA designees have completed a rigorous educational process that includes self-study requirements, an in-class education component, and successful completion of a comprehensive examination. CPWA designees are required to adhere to IMCA's Code of Professional Responsibility and Rules and Guidelines for Use of the Marks. CPWA designees must report 40 hours of continuing education credits, including two ethics hours, every two years to maintain the certification. The designation is administered through Investment Management Consultants Association (IMCA).

Item 3- Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item for Jennifer L. Oravsky.

Item 4- Other Business Activities

In addition to her affiliation with Absher Wealth Management, LLC, Jennifer Oravsky is also involved in real estate investment from which income or rent is derived.

Item 5- Additional Compensation

Jennifer Oravsky does not receive any additional compensation other than standard salary and bonus arrangements.

Item 6 - Supervision

Ms. Jennifer L. Oravsky is an investment adviser representative of Absher Wealth Management, providing investment advice to clients. She is supervised by Kevin Mishoe, CCO of Absher Wealth, who can be reached at (919) 283-2247. Ms. Oravsky's accounts are subject to regular review and verification that asset balances are being managed in accordance with the client's investment guidelines.

KEVIN L. MISHOE

Absher Wealth Management, LLC

1450 Raleigh Road, Suite 105
Chapel Hill, NC 27517
919-283-2247

November 19, 2019

This Brochure Supplement provides information about Kevin L. Mishoe that supplements the Absher Wealth Management, LLC Brochure. You should have received a copy of that Brochure. Please contact Kevin Mishoe, Chief Compliance Officer, if you did not receive Absher Wealth Management, LLC Brochure or if you have any questions about the contents of this supplement.

Additional information about Kevin L. Mishoe is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Kevin L. Mishoe, CFP®
Born: 1981

Education:

- Appalachian State University, Bachelor of Science

Employment:

- Absher Wealth Management, LLC, Chief Compliance Officer, Investment Adviser Representative and Director of Operations (November 2019 to present)
- Wells Fargo Clearing Services, LLC, Registered Client Associate (November 2016 to November 2019)
- Wells Fargo Advisors, LLC, Registered Client Associate (October 2010 to November 2016)
- MetLife Securities Inc, Financial Services Representative (September 2007 to October 2010)

DESIGNATIONS:

CFP® - Certified Financial Planner

Issued by: Certified Financial Planner Board of Standards, Inc.

Prerequisites/Experience Required: Candidate must meet the following requirements:

- A bachelor's degree (or higher) from an accredited college or university, and
- 3 years of full-time personal financial planning experience

Educational Requirements: Candidate must complete a CFP-board registered program, or hold one of the following:

- CPA
- ChFC
- Chartered Life Underwriter (CLU)
- CFA
- Ph.D. in business or economics
- Doctor of Business Administration
- Attorney's License

Examination Type: CFP Certification Examination

Continuing Education/Experience Requirements: 30 hours every 2-years

Item 3- Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item for Kevin L. Mishoe.

Item 4- Other Business Activities

Kevin Mishoe is not involved in any other business activities outside of his employment with Absher Wealth Management.

Item 5- Additional Compensation

Kevin Mishoe does not receive any additional compensation other than standard salary and bonus arrangements.

Item 6 - Supervision

Kevin Mishoe is an investment adviser representative and Chief Compliance Officer of Absher Wealth Management, providing investment advice to clients. Mr. Mishoe's accounts are subject to regular review and verification that asset balances are being managed in accordance with the client's investment guidelines. Kevin Mishoe can be reached at (919) 283-2247.

ZAKARIYA A. WAHDAN

Absher Wealth Management, LLC

1450 Raleigh Road, Suite 105
Chapel Hill, NC 27517
919-283-2246

May 18, 2021

This Brochure Supplement provides information about Zakariya A. Wahdan that supplements the Absher Wealth Management, LLC Brochure. You should have received a copy of that Brochure. Please contact Kevin Mishoe, Chief Compliance Officer, if you did not receive Absher Wealth Management, LLC Brochure or if you have any questions about the contents of this supplement.

Additional information about Zakariya A. Wahdan is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Zakariya A. Wahdan, CIMA®
Born: 1997

Education:

- North Carolina State University, Bachelor of Science

Employment:

- Absher Wealth Management, LLC, Client Service Specialist (November 2019 to present)
- Wells Fargo Advisors, Wealth & Investment Management Analyst (June 2017 to November 2019)
- Wells Fargo, Lead Teller (July 2015 – June 2017)

DESIGNATIONS:

CIMA® - Certified Investment Management Analyst

The CIMA® designation is administered through the Investments & Wealth Institute™, formerly Investment Management Consultants Association (IMCA). The certification signifies that an individual has met initial and ongoing experience, ethical, education, and examination requirements in statistics and methods, applied finance and economics, advanced portfolio construction and investment management consulting, including advanced investment management theory and application.

To earn CIMA® certification, candidates must pass a comprehensive background check and have an acceptable regulatory history; pass a pre-qualification examination; complete an education program at one of three approved AACSB accredited university business schools, The University of Chicago Booth School of Business, The Wharton School at the University of Pennsylvania, or the Yale School of Management; and pass a 5 hour comprehensive certification examination covering core topics and subject areas. A CIMA® certificant must adhere to the Investment and Wealth Institute's Code of Professional Responsibility, Standards of Practice, and rules and guidelines for use of the marks. CIMA® designees must report 40 hours of CE credits, including two ethics hours, every two years to maintain the certification.

Item 3- Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item for Zak Wahdan.

Item 4- Other Business Activities

Zak Wahdan is not involved in any other business activities outside of his employment with Absher Wealth Management.

Item 5- Additional Compensation

Zak Wahdan does not receive any additional compensation other than standard salary and bonus arrangements.

Item 6 - Supervision

Mr. Zakariya Wahdan is an investment adviser representative of Absher Wealth Management, providing investment advice to clients. He is supervised by Kevin Mishoe, CCO of Absher Wealth, who can be reached at (919) 283-2247. Mr. Wahdan's accounts are subject to regular review and verification that asset balances are being managed in accordance with the client's investment guidelines.

William Stuart Bost, CFA

Absher Wealth Management, LLC

1450 Raleigh Road, Suite 105
Chapel Hill, NC 27517
919-283-2246

March 24, 2023

This Brochure Supplement provides information about William Stuart Bost that supplements the Absher Wealth Management, LLC Brochure. You should have received a copy of that Brochure. Please contact Kevin Mishoe, Chief Compliance Officer, if you did not receive Absher Wealth Management, LLC Brochure or if you have any questions about the contents of this supplement.

Additional information about William Stuart Bost is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

William Stuart Bost, CFA
Born: 1991

Education:

- University of Georgia, PhD in Finance
- University of North Carolina, Chapel Hill, Master of Accountancy
- University of North Carolina, Chapel Hill, Bachelor of Arts

Employment:

- Absher Wealth Management, LLC, Equity Analyst (January 2022 to present)
- University of Georgia, Graduate Research Assistant, Teaching Assistant (July 2017 to December 2021)
- Deloitte LLP, Audit Associate, Audit Senior (August 2014 to April 2017)
- University of North Carolina, Chapel Hill, Graduate Teaching Assistant (May 2013 to May 2014)

More information about the CFA – Chartered Financial Analyst

Issued by: CFA Institute

Prerequisites/Experience Required:

Candidate must meet one of the following requirements:

- Undergraduate degree and 4 years of professional experience involving investment decision-making, or
- 4 years qualified work experience (full time, but not necessarily investment related)

Educational Requirements: Self-study program (250 hours of study for each of the 3 levels)

Examination Type: 3 course exams

Continuing Education/Experience Requirements: None

Item 3- Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item for William Bost.

Item 4- Other Business Activities

William Bost is not involved in any other business activities outside of his employment with Absher Wealth Management.

Item 5- Additional Compensation

William Bost does not receive any additional compensation other than standard salary and bonus arrangements.

Item 6 - Supervision

Mr. William Stuart Bost is an investment adviser representative of Absher Wealth Management, providing investment advice to clients. He is supervised by Kevin Mishoe, CCO of Absher Wealth, who can be reached at (919) 283-2247. Mr. Bost's accounts are subject to regular review and verification that asset balances are being managed in accordance with the client's investment guidelines.

ROBERT LEE ROLAND IV

Absher Wealth Management, LLC

1450 Raleigh Road, Suite 105
Chapel Hill, NC 27517
919-283-2246

January 12, 2022

This Brochure Supplement provides information about Robert Lee Roland IV that supplements the Absher Wealth Management, LLC Brochure. You should have received a copy of that Brochure. Please contact Kevin Mishoe, Chief Compliance Officer, if you did not receive Absher Wealth Management, LLC Brochure or if you have any questions about the contents of this supplement.

Additional information about Robert Lee Roland IV is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Robert Lee Roland IV, CFP®, CPWA®
Born: 1981

Education:

- Campbell University, Norman A. Wiggins School of Law, J.D., cum laude
- New York Institute of Technology, MBA, with distinction
- North Carolina State University, Bachelor of Science

Employment:

- Absher Wealth Management, LLC, Wealth Planner (January 2022 to present)
  Client Liaison (March 2021 to January 2022)
- Law Offices of John T. Orcutt, P.C., Associate Attorney (November 2010 to February 2021)
- Financial Analyst, Aviat Networks, Inc. (*formerly Harris Stratex Networks*) (January 2006 to May 2007)

Designations:

CFP® - Certified Financial Planner

Issued by: Certified Financial Planner Board of Standards, Inc.

Prerequisites/Experience Required: Candidate must meet the following requirements:

- A bachelor's degree (or higher) from an accredited college or university, and
- 3 years of full-time personal financial planning experience

Educational Requirements: Candidate must complete a CFP-board registered program, or hold one of the following:

- CPA
- ChFC
- Chartered Life Underwriter (CLU)
- CFA
- Ph.D. in business or economics
- Doctor of Business Administration
- Attorney's License

Examination Type: CFP Certification Examination

Continuing Education/Experience Requirements: 30 hours every 2-years

CPWA® – Certified Private Wealth Advisor

The CPWA designation signifies that an individual has met initial and on-going experience, ethical, education, and examination requirements for the professional designation, which is centered on private wealth management topics and strategies for high-net-worth clients. Prerequisites for the CPWA designation are: a Bachelor's degree from an accredited college or university or one of the following designations or licenses: CIMA®, CIMC®, CFA®, CFP®, ChFC® or CPA license; acceptable regulatory history as evidenced by FINRA Form U-4 or other regulatory requirements; five years of professional client-centered experience in financial services or a related industry; and two letters of reference from an IMCA member, professional supervisor, or currently licensed professional in financial services or a related industry. CPWA designees have completed a rigorous educational process that includes self-study requirements, an in-class education component, and successful completion of a comprehensive examination. CPWA designees are required to adhere to IMCA's Code of Professional Responsibility and Rules and Guidelines for Use of the Marks. CPWA designees must report 40 hours of continuing education credits, including two ethics hours, every two years to maintain the certification. The designation is administered through Investment Management Consultants Association (IMCA).

Item 3- Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item for Lee Roland.

Item 4- Other Business Activities

Lee Roland is not involved in any other business activities outside of his employment with Absher Wealth Management.

Item 5- Additional Compensation

Lee Roland does not receive any additional compensation other than standard salary and bonus arrangements.

Item 6 - Supervision

Mr. Robert Lee Roland IV is an investment adviser representative of Absher Wealth Management, providing investment advice to clients. He is supervised by Kevin Mishoe, CCO of Absher Wealth, who can be reached at (919) 283-2247. Mr. Roland’s accounts are subject to regular review and verification that asset balances are being managed in accordance with the client’s investment guidelines.

CHRISTINE M. FOSTER-PERRY

Absher Wealth Management, LLC

1450 Raleigh Road, Suite 105
Chapel Hill, NC 27517
919-283-2246

June 20, 2024

This Brochure Supplement provides information about Christine M. Foster-Perry that supplements the Absher Wealth Management, LLC Brochure. You should have received a copy of that Brochure. Please contact Kevin Mishoe, Chief Compliance Officer, if you did not receive Absher Wealth Management, LLC Brochure or if you have any questions about the contents of this supplement.

Additional information about Christine M. Foster-Perry is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 - Educational Background and Business Experience

Christine M. Foster-Perry
Year of Birth: 1973

Education:
Appalachian State University, Bachelor of Arts-1995

Employment:
Absher Wealth Management, LLC
Wealth Planner (April 2024 to Present)
Wells Fargo Bank
Commercial Banker (October 2007 to April 2023)
Wachovia Securities, LLC
Financial Specialist (June 2003-October 2007)
Wachovia Bank, N.A.
Financial Specialist (June 2002 to October 2007)
Wachovia Securities, INC.-ISG
Financial Specialist (September 2002 to May 2003)
66 Federal Credit Union
Branch Manager (August 1997 to June 2002)

Item 3 - Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item for Ms. Christine Foster-Perry.

Item 4 - Other Business Activities

Ms. Foster-Perry is not involved in any other business activities outside of her employment with Absher Wealth Management.

Item 5 - Additional Compensation

Ms. Christine Foster-Perry does not receive any additional compensation other than standard salary and bonus arrangements.

Item 6 - Supervision

Ms. Christine Foster-Perry is an investment adviser representative of Absher Wealth Management, providing investment advice to clients. She is supervised by Kevin Mishoe, CCO of Absher Wealth, who can be reached at (919) 283-2247. Ms. Foster-Perry's accounts are subject to regular review and verification that asset balances are being managed in accordance with the client's investment guidelines.

rev. March 2025

ABSHER WEALTH MANAGEMENT, LLC
PRIVACY NOTICE

FACTS	WHAT DOES Absher Wealth Management, LLC DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: • Social security number and assets • Name, address, telephone number • Educational/employment history • Income, risk tolerance, and previous investment experience • Account transactions and account balances When you are *no longer* our customer, we continue to share your information as described in this notice.
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Absher Wealth Management chooses to share; and whether you can limit this sharing.

Reasons we can share your information	Does Absher Wealth Management share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We do not share
For our affiliates' everyday business purposes – information about your transactions and experiences	No	No
For our affiliates' everyday business purposes – information about your creditworthiness	We do not collect	We do not share
For our affiliates to market to you	No	We do not share
For non-affiliates to market to you	No	We do not share

To limit our Sharing	We do not currently share your information except as necessary to manage your account or as required by law. **Please note**: if you are a new client, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer a client, we continue to share your information as described in this notice.

Questions?	Call (919)283-2340, or email Kevin Mishoe at kevin@absherwealth.com.

What we do:	
How does Absher Wealth Management protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Absher Wealth Management collect my personal information?	We collect your personal information, for example, when you: • Complete an investment advisory agreement or other forms • Open an account or seek advice about your investments • Make a wire transfer or direct us to buy securities • Communicate with Absher Wealth Management via telephone, mail, or e-mail
Why can't I limit all sharing?	Federal Law gives you the right to limit only: • Sharing for affiliates' everyday business purposes – information about your creditworthiness • Affiliates from using your information to market to you • Sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for a partnership interest I hold jointly with someone else?	Your choices apply to all parties, unless you inform Absher Wealth Management otherwise in writing.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. *Absher Wealth Management does not have any affiliates.*
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. *Absher Wealth Management may share personal information with non-affiliated third parties, such as broker dealers, banks and investment advisers for business purposes. Absher Wealth Management may also share personal information with parties who provide technical support, legal counsel, and accounting and compliance professionals.*
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. *Absher Wealth Management does not currently have non-affiliated joint marketing partners.*

Other Important Information