

Family Capital Management

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FORM ADV PART 2 BROCHURE

This brochure provides information about the qualifications and business practices of Family Capital Management, Inc. (hereinafter, "Family Capital Management"). If you have any questions about the contents of this Brochure, please contact us at 616-774-4560. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission ("SEC") or by any state securities authority.

Additional information about Family Capital Management is also available on the SEC's website at www.adviserinfo.sec.gov. The searchable IARD/CRD number for Family Capital Management is 111230.

Family Capital Management is a registered investment adviser. Registration with the SEC or any state securities authority does not imply a certain level of skill or training.

Item 2 Material Changes

Form ADV Part 2 requires registered investment advisers to amend their brochure when information becomes materially inaccurate. If there are any material changes to an adviser's disclosure brochure, the adviser is required to notify you and provide you with a description of the material changes.

Since our last annual updating amendment dated February 16, 2023, we have amended this brochure to disclose the following material changes:

- Our firm has adopted a revised tiered fee schedule for Portfolio Management Services. Please see Item 5 of this Brochure (Fees and Compensation section) for more information.
- In July 2023, we amended this Brochure to reflect an ownership change disclosing Kyle Kelley and Angela Brooks as the owners of our firm.

If you have any questions about this change, please call us at 616-774-4560.

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Item 4 Advisory Business

Description of Services and Fees

Family Capital Management, is registered investment adviser based in Grand Rapids, Michigan. We are organized as a corporation under the laws of the State of Michigan. We have been providing investment advisory services since 1999. Kyle Kelley and Angela Brooks are the owners of our firm. Currently, we offer the following investment advisory services, which are personalized to each individual client:

- **Portfolio Management Services**
- **Financial Consulting Services**

The following paragraphs describe our services and fees. Please refer to the description of each investment advisory service listed below for information on how we tailor our advisory services to your individual needs. As used in this Brochure, the words "we," "our," "firm," and "us" refer to Family Capital Management and the words "you," "your," and "client" refer to you as either a client or prospective client of our firm. Also, you may see the term Associated Person throughout this Brochure. As used in this Brochure, our Associated Persons are our firm's officers, employees, and all individuals providing investment advice on behalf of our firm.

Portfolio Management Services

We offer our portfolio management services on a discretionary basis. If you participate in our discretionary portfolio management services, we require you to grant our firm discretionary authority to manage your account. Discretionary authorization will allow our firm to determine the specific securities, and the amount of securities, to be purchased or sold for your account without your approval prior to each transaction. Discretionary authority is typically granted by the investment advisory agreement you sign with our firm, a power of attorney, or trading authorization forms. In our sole discretion, you may limit our discretionary authority (for example, limiting the types of securities that can be purchased for your account) by providing our firm with your restrictions and guidelines in writing.

These services include an initial consultation along with follow up consultations, as may be agreed, to discuss your unique investment objectives, time horizon, risk tolerance, tax circumstances, and various other financial factors. We will ask that you complete certain investor questionnaires, onboarding forms, and other documents to assist us in gathering information about your financial needs and circumstances. Based on our evaluation of the foregoing factors, we will use the information we gather to develop a strategy that enables our firm to give you continuous and focused investment advice and/or to make investments on your behalf. Once we establish an investment portfolio for you, we will monitor your portfolio's performance on an ongoing basis, and will rebalance the portfolio as required by changes in market conditions and/or in your financial circumstances.

We offer advisory clients access to our "e-Money" aggregation platform (no additional fee). This service enables users to access secure online vaults capable of storing a myriad of documents, including financial statements and legal documents, and also enable users to view up-to-date account balances for linked accounts.

We manage our clients' investments within the larger context of the client's overall wealth management and financial planning process. Specifically, we offer complimentary advice, at no additional charge, on a range of wealth management issues that complement the management of the client's investment portfolio, including: estate planning, retirement planning, education planning, income tax planning, liability planning, and insurance planning, among other areas. We do not prepare tax returns, practice

law, or make loans. However, we offer our objective, unbiased advice to our clients on the full range of wealth management topics in order to better serve our clients and help them manage their overall financial affairs.

In addition, for those clients that require an enhanced and/or specialized level of asset management service, we may also recommend that you authorize the active discretionary management of your assets by and/or among certain independent investment manager(s) and/or investment programs (the "Independent Manager(s)"), based upon your stated objectives. We shall also provide you with a copy of the written disclosure statement of the Independent Manager(s). Additionally, we shall continue to render investment supervisory services to you relative to the ongoing monitoring and review of account performance, asset allocation and your investment objectives. Factors which we shall consider in recommending Independent Manager(s) include your designated investment objectives, manager investment style, distinct investment discipline, consistency and predictability of results, reputation, financial strength, reporting, pricing and research.

Financial Consulting Services

Some clients may only require advice on a single aspect of the management of their financial resources. In these cases, we offer financial plans in a modular format and/or general consulting services that address only those specific areas of concern, depending on your unique circumstances.

These services are based on your financial situation at the time we present our recommendations to you, and on the financial information you provide to our firm. You must promptly notify our firm if your financial situation, goals, objectives, or needs change.

You are under no obligation to act on our recommendations. Should you choose to act on any of our recommendations, you are not obligated to implement our advice through any of our other investment advisory services. Moreover, you may act on our recommendations by placing securities transactions with any brokerage firm.

Types of Investments

We primarily offer advice on mutual funds, exchange traded funds, annuities, real estate investment trusts and leveraged ETFs. Additionally, we may advise you on any type of investment that we deem appropriate based on your stated goals and objectives. We may also provide advice on any type of investment held in your portfolio at the inception of our advisory relationship. Please review Item 8 of this Brochure for more information on our investment strategies and associated risks.

You may request that we refrain from investing in particular securities or certain types of securities. You must provide these restrictions to our firm in writing.

IRA Rollover Recommendations

For purposes of complying with the DOL's Prohibited Transaction Exemption 2020-02 ("PTE 2020-02") where applicable, we are providing the following acknowledgment to you.

When we provide investment advice to you regarding your retirement plan account or individual retirement account, we are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts. The way we make money creates some conflicts with your interests, so we operate under a special rule that requires us to act in your best interest and not put our interest ahead of yours. Under this special rule's provisions, we must:

- Meet a professional standard of care when making investment recommendations (give prudent advice);

- Never put our financial interests ahead of yours when making recommendations (give loyal advice);
- Avoid misleading statements about conflicts of interest, fees, and investments;
- Follow policies and procedures designed to ensure that we give advice that is in your best interest;
- Charge no more than is reasonable for our services; and
- Give you basic information about conflicts of interest.

We benefit financially from the rollover of your assets from a retirement account to an account that we manage or provide investment advice, because the assets increase our assets under management and, in turn, our advisory fees. As a fiduciary, we only recommend a rollover when we believe it is in your best interest.

Assets Under Management

As of December 31, 2023, we provide continuous management services for approximately \$295,878,716 in client assets on a discretionary basis.

Item 5 Fees and Compensation

Portfolio Management Fees

We charge a fee based on assets under management based on schedule below:

<i>Portfolio Value</i>	<i>Maximum Advisory Fee</i>
\$0 - \$500,000	1.25%
\$500,001 - \$1,000,000	0.90%
\$1,000,001 - \$2,000,000	0.85%
\$2,000,001 - \$5,000,000	0.70%
\$5,000,001 - \$10,000,000	0.25%
\$10,000,001 and higher	Negotiable

Clients may be subject to a different fee schedule depending on when they signed an agreement with our firm.

Our annual portfolio management fee is billed and payable monthly, in arrears, based on the value of your account on the last day of the calendar month.

If the portfolio management agreement is executed at any time other than the first day of a calendar month, our fees will apply on a pro rata basis. This means that our advisory fee is payable only in proportion to the number of days in the calendar month for which you are a client. Our advisory fee is negotiable, depending on individual client circumstances.

At our discretion, we may combine the account values of family members living in the same household to determine the applicable advisory fee. For example, we may combine account values for you and your minor children, joint accounts with your spouse, and other types of related accounts. Combining account values may increase the asset total, which may result in your paying a reduced advisory fee based on the available breakpoints in our fee schedule stated above.

Unless we agree to invoice you directly for the payment of our advisory fee, we will deduct our fee directly from your account through the qualified custodian holding your funds and securities. We will deduct our advisory fee only when you have given our firm written authorization permitting the fees to be paid directly from your account. Further, the qualified custodian will deliver an account statement to

you at least quarterly. These account statements will show all disbursements from your account, and you should review all statements for accuracy.

You may terminate the portfolio management agreement upon 30-days' written notice to our firm. You will incur a pro rata charge for services rendered prior to the termination of the portfolio management agreement. This means that you will incur advisory fees only in proportion to the number of days in the terminating calendar month during which you were a client.

Financial Consulting Fees

For financial consulting services, we charge a percentage of net worth that ranges up to 0.25% of net worth with a \$1,500 minimum fee. The fee is negotiable depending upon the complexity and scope of the services, your financial situation, and your objectives.

Fees are payable upon completion of the contracted services.

At our sole discretion we may waive a financial consulting fee or it may be offset by advisory fees earned in the implementation process.

You may terminate the agreement by providing written notice to our firm. You will incur a pro rata charge for services rendered prior to the termination of the agreement.

Additional Fees and Expenses

As part of our investment advisory services to you, we may invest, or recommend that you invest, in mutual funds and exchange traded funds. The fees that you pay to our firm for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds or exchange traded funds (described in each fund's prospectus) to their shareholders. These fees will generally include a management fee and other fund expenses. You will also incur transaction charges and/or brokerage fees when purchasing or selling securities. These charges and fees are typically imposed by the broker-dealer or custodian through which your account transactions are executed. We do not share in any portion of the brokerage fees/transaction charges imposed by the broker-dealer or custodian. To fully understand the total cost you will incur, you should review all the fees charged by mutual funds, exchange traded funds, our firm, and others. For information on our brokerage practices, please refer to the "Brokerage Practices" section of this Disclosure Brochure.

Compensation for the Sale of Securities or Other Investment Products

Our firm's Investment Advisor Representatives ("IARs") may be registered representatives with American Portfolios Financial Services, Inc., ("American Portfolios") a securities broker-dealer, and a member of the Financial Industry Regulatory Authority ("FINRA") and the Securities Investor Protection Corporation ("SIPC"). In their separate capacity as a registered representative, such IARs will receive commission-based compensation in connection with the purchase and sale of securities, including 12b-1 fees for the sale of investment company products. Additionally, certain IARs of our firm are also licensed as independent insurance agents, and will earn commission-based compensation for selling insurance products to you.

Compensation earned by these persons in their separate capacities as registered representatives and/or licensed insurance agents is separate and in addition to our advisory fees. These practices present a conflict of interest because IARs of our firm who are registered representatives and/or licensed insurance agents do have a financial incentive to effect securities transactions on your behalf and/or sell insurance products to you. Clients are under no obligation, contractually or otherwise, to purchase securities and/or insurance products through any person affiliated with our firm.

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

We do not accept performance-based fees or participate in side-by-side management. Side-by-side management refers to the practice of managing accounts that are charged performance-based fees while at the same time managing accounts that are not charged performance-based fees.

Performance-based fees are fees that are based on a share of capital gains or capital appreciation of a client's account. Our fees are calculated as described in *Item 5 - Fees and Compensation* of this brochure, and are not charged on the basis of a share of capital gains upon, or capital appreciation of, the funds in your advisory account.

Item 7 Types of Clients

We offer investment advisory services to individuals, other investment advisers, trusts, estates, charitable organizations, corporations, and other business entities.

In general, we do not require a minimum dollar amount to open and maintain an advisory account; however, we have the right to terminate your account if it falls below a minimum size which, in our sole opinion, is too small to effectively manage.

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

Our Methods of Analysis and Investment Strategies

We may use one or more of the following methods of analysis or investment strategies when providing investment advice to you:

- **Fundamental Analysis** - involves analyzing individual companies and their industry groups, such as a company's financial statements, details regarding the company's product line, the experience and expertise of the company's management, and the outlook for the company's industry. The resulting data is used to measure the true value of the company's stock compared to the current market value.
- **Technical Analysis** - involves studying past price patterns and trends in the financial markets to predict the direction of both the overall market and specific stocks.
- **Long Term Purchases** - securities purchased with the expectation that the value of those securities will grow over a relatively long period of time, generally greater than one year.
- **Short Term Purchases** - securities purchased with the expectation that they will be sold within a relatively short period of time, generally less than one year, to take advantage of the securities' short-term price fluctuations.

Our investment strategies and advice may vary depending upon each client's specific financial situation. As such, we determine investments and allocations based upon your predefined objectives, risk tolerance, time horizon, financial horizon, financial information, liquidity needs, and other various suitability factors. Your restrictions and guidelines may affect the composition of your portfolio.

Technical Analysis - The risk of market timing based on technical analysis is that charts may not accurately predict future price movements. Current prices of securities may reflect all information known about the security and day to day changes in market prices of securities may follow random patterns and may not be predictable with any reliable degree of accuracy.

Fundamental Analysis - The risk of fundamental analysis is that information obtained may be incorrect and the analysis may not provide an accurate estimate of earnings, which may be the basis for a stock's value. If securities prices adjust rapidly to new information, utilizing fundamental analysis may

not result in favorable performance.

Although trading, which is defined as selling securities within 30 days of purchase, is not used as part of our overall investment strategy, we may employ this strategy on a limited basis should we determine that it is suitable given your stated investment objectives and risk tolerance.

Risk of Loss

Investing in securities involves risk of loss that you should be prepared to bear. We do not represent or guarantee that our services or methods of analysis can or will predict future results, successfully identify market tops or bottoms, or insulate clients from losses due to market corrections or declines. We cannot offer any guarantees or promises that your financial goals and objectives will be met. Past performance is in no way an indication of future performance.

Recommendation of Particular Types of Securities

As disclosed in *Item 4 - Advisory Business* of this Brochure, we primarily recommend mutual funds, exchange traded funds, annuities, real estate investment trusts, and leveraged ETFs. Each type of security or investment product has its own unique set of associated risks and it would not be possible to list here all of the specific risks of every type of investment. Even within the same type of investment, risks can vary widely. However, in very general terms, the higher the anticipated return of an investment, the higher the risk of loss associated with it.

Mutual funds and exchange traded funds are professionally managed collective investment systems that pool money from many investors and invest in stocks, bonds, short-term money market instruments, other mutual funds, other securities or any combination thereof. The fund will have a manager that trades the fund's investments in accordance with the fund's investment objective. While mutual funds and ETFs generally provide diversification, risks can be significantly increased if the fund is concentrated in a particular sector of the market, primarily invests in small cap or speculative companies, uses leverage (i.e., borrows money) to a significant degree, or concentrates in a particular type of security (i.e., equities) rather than balancing the fund with different types of securities. Exchange traded funds differ from mutual funds since they can be bought and sold throughout the day like stock and their price can fluctuate throughout the day. The returns on mutual funds and ETFs can be reduced by the costs to manage the funds. Also, while some mutual funds are "no load" and charge no fee to buy into, or sell out of, the fund, other types of mutual funds do charge such fees which can also reduce returns. Mutual funds can also be "closed end" or "open end". So-called "open end" mutual funds continue to allow in new investors indefinitely which can dilute other investors' interests.

Corporate debt securities (or "bonds") are typically safer investments than equity securities, but their risk can also vary widely based on: the financial health of the issuer; the risk that the issuer might default; when the bond is set to mature; and, whether or not the bond can be "called" prior to maturity. When a bond is called, it may not be possible to replace it with a bond of equal character paying the same rate of return.

A variable annuity is a form of insurance where the seller or issuer (typically an insurance company) makes a series of future payments to a buyer (annuitant) in exchange for the immediate payment of a lump sum (single-payment annuity) or a series of regular payments (regular-payment annuity). The payment stream from the issuer to the annuitant has an unknown duration based principally upon the date of death of the annuitant. At this point the contract will terminate and the remainder of the fund accumulated forfeited unless there are other annuitants or beneficiaries in the contract. Annuities can be purchased to provide an income during retirement. Unlike fixed annuities that make payments in fixed amounts or in amounts that increase by a fixed percentage, variable annuities, pay amounts that vary according to the performance of a specified set of investments, typically bond and equity mutual funds. Many variable annuities typically impose asset-based sales charges or surrender charges for

withdrawals within a specified period. Variable annuities may impose a variety of fees and expenses, in addition to sales and surrender charges, such as: mortality and expense risk charges; administrative fees; underlying fund expenses; and charges for special features, all of which can reduce the return. Earnings in a variable annuity do not provide all the tax advantages of 401(k)s and other before-tax retirement plans. Once the investor starts withdrawing money from their variable annuity, earnings are taxed at the ordinary income rate, rather than at the lower capital gains rates applied to other non-tax-deferred vehicles which are held for more than one year. Proceeds of most variable annuities do not receive a "step-up" in cost basis when the owner dies like stocks, bonds, and mutual funds do. Some variable annuities offer "bonus credits." These are usually not free. In order to fund them, insurance companies typically impose mortality and expense charges and surrender charge periods. In an exchange of an existing annuity for a new annuity (so-called "1035 exchanges") the new variable annuity may have a lower contract value and a smaller death benefit; may impose new surrender charges or increase the period of time for which the surrender charge applies; may have higher annual fees; and provide another commission for the broker.

A real estate investment trust or REIT is a corporate entity which invests in real estate and/or engages in real estate financing. A REIT reduces or eliminates corporate income taxes. REITs can be publicly or privately held. Public REITs may be listed on public stock exchanges. REITs are required to declare 90% of their taxable income as dividends, but they actually pay dividends out of funds from operations, so cash flow has to be strong or the REIT must either dip into reserves, borrow to pay dividends, or distribute them in stock (which causes dilution). After 2012 the IRS stopped permitting stock dividends. Many REITs must refinance or erase large balloon debts from time to time. The credit markets are generally no longer frozen, but banks are demanding, and getting, harsher terms to re-extend REIT debt. Some REITs may be forced to make secondary stock offerings to repay debt, which will lead to additional dilution of the stockholders. Fluctuations in the real estate market can affect the REIT's value and dividends.

Leveraged ETFs seek to achieve a return that is a multiple of two or three times the performance of the index they track. (Though through momentum and other factors, this can vary substantially.) For example, if the market as measured by the S&P 500 is up 1%, then an ETF with a 2x multiplier would be up approximately 2%, while an ETF with a 3x multiplier would be up 3%. It may seem that a 2x or 3x multiplier is a benefit when the market and ETF move higher, it is important to remember that the multiplier applies when the ETF moves lower, which would result in greater losses than the tracked index.

Most leveraged ETFs "reset" daily, meaning that they are designed to achieve their stated objectives on a daily basis. Their performance over longer periods of time -- over weeks or months or years -- can differ significantly from the performance (or inverse of the performance) of their underlying index or benchmark during the same period of time. This effect can be magnified in volatile markets and results can deviate substantially from their index.

Leveraged ETFs may be more costly than traditional ETFs and may be less tax-efficient than traditional ETFs, in part because daily resets can cause the ETF to realize significant short-term capital gains that may not be offset by a loss. Be sure to check with your tax advisor about the consequences of investing in a leveraged ETF.

Due to Family Capital Management's philosophy on investments, we often hold these longer than the recommended prospectus' daily time frame since we are able to limit the downside on a client-by-client basis through other trading techniques.

While there may be trading and hedging strategies that justify holding these investments longer than a day, buy-and-hold investors with an intermediate or long-term time horizon should carefully consider

whether leveraged ETFs are appropriate for their portfolio. As discussed above, because leveraged and inverse ETFs reset each day, their performance can quickly diverge from the performance of the underlying index or benchmark. In other words, it is possible that you could suffer significant losses even if the long-term performance of the index showed a gain.

Structured Notes: Below are some specific risks related to the structured notes recommended by our firm:

- *Complexity:* Structured notes are complex financial instruments. Clients should understand the reference asset(s) or index(es) and determine how the note's payoff structure incorporates such reference asset(s) or index(es) in calculating the note's performance. This payoff calculation may include leverage multiplied by the performance of the reference asset or index, protection from losses should the reference asset or index produce negative returns, and/or fees. Structured notes may have complicated payoff structures that can make it difficult for clients to accurately assess their value, risk and potential for growth through the term of the structured note. Determining the performance of each note can be complex and this calculation can vary significantly from note to note depending on the structure. Notes can be structured in a wide variety of ways. Payoff structures can be leveraged, inverse, or inverse-leveraged, which may result in larger returns or losses. Clients should carefully read the prospectus for a structured note to fully understand how the payoff on a note will be calculated and discuss these issues with our firm.
- *Market risk.* Some structured notes provide for the repayment of principal at maturity, which is often referred to as "principal protection." This principal protection is subject to the credit risk of the issuing financial institution. Many structured notes do not offer this feature. For structured notes that do not offer principal protection, the performance of the linked asset or index may cause clients to lose some, or all, of their principal. Depending on the nature of the linked asset or index, the market risk of the structured note may include changes in equity or commodity prices, changes in interest rates or foreign exchange rates, and/or market volatility.
- *Issuance price and note value:* The price of a structured note at issuance will likely be higher than the fair value of the structured note on the date of issuance. Issuers now generally disclose an estimated value of the structured note on the cover page of the offering prospectus, allowing investors to gauge the difference between the issuer's estimated value of the note and the issuance price. The estimated value of the notes is likely lower than the issuance price of the note to investors because issuers include the costs for selling, structuring, and/or hedging the exposure on the note in the initial price of their notes. After issuance, structured notes may not be re-sold on a daily basis and thus may be difficult to value given their complexity.
- *Liquidity:* The ability to trade or sell structured notes in a secondary market is often very limited, as structured notes (other than exchange-traded notes known as ETNs) are not listed for trading on securities exchanges. As a result, the only potential buyer for a structured note may be the issuing financial institution's broker-dealer affiliate or the broker-dealer distributor of the structured note. In addition, issuers often specifically disclaim their intention to repurchase or make markets in the notes they issue. Clients should, therefore, be prepared to hold a structured note to its maturity date or risk selling the note at a discount to its value at the time of sale.
- *Credit risk:* Structured notes are unsecured debt obligations of the issuer, meaning that the issuer is obligated to make payments on the notes as promised. These promises, including any principal protection, are only as good as the financial health of the structured note issuer. If the structured note issuer defaults on these obligations, investors may lose some, or all, of the principal amount they invested in the structured notes as well as any other payments that may be due on the structured notes.

Item 9 Disciplinary Information

Family Capital Management has been registered and providing investment advisory services since 1999. Neither our firm nor any of our management personnel has any reportable criminal, civil, federal, state or self-regulatory disciplinary information.

Item 10 Other Financial Industry Activities and Affiliations

Broker-Dealer Representatives / Insurance Agents

Investment adviser representatives (IARs) of our firm are also registered representatives with American Portfolios, a securities broker-dealer, and a member of the FINRA and the SIPC. In their separate capacity as registered representatives, these persons will receive commission-based compensation in connection with the purchase and sale of securities, including 12b-1 fees for the sale of investment company products. Additionally, IARs of our firm are also licensed as independent insurance agents, and will earn commission-based compensation for selling insurance products to you. These services are separate and apart from the services offered by our firm.

These practices present a conflict of interest because IARs of our firm who are registered representatives and/or licensed insurance agents have a financial incentive to effect securities transactions on your behalf and/or sell insurance products to you. In efforts to mitigate these conflicts of interest, it is our firm's strict policy as your fiduciary to act in our client's best interest. Clients are under no obligation to use the services of these affiliated / related entities, and may obtain comparable services and/or lower fees through other firms.

Recommendation of Other Advisers

We may recommend that you use a third-party independent investment manager based on your needs and suitability. Please refer to Item 4 of this Brochure for more information on our advisory services and use of Independent Managers.

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

Description of Our Code of Ethics

We strive to comply with applicable laws and regulations governing our practices. Therefore, our Code of Ethics includes guidelines for professional standards of conduct for our Associated Persons. Our goal is to protect your interests at all times and to demonstrate our commitment to our fiduciary duties of honesty, good faith, and fair dealing with you. All of our Associated Persons are expected to adhere strictly to these guidelines. Persons associated with our firm are also required to report any violations of our Code of Ethics. Additionally, we maintain and enforce written policies reasonably designed to prevent the misuse or dissemination of material, non-public information about you or your account holdings by persons associated with our firm.

Our Code of Ethics is available to you upon request. You may obtain a copy of our Code of Ethics by contacting our firm at 616-774-4560.

Participation or Interest in Client Transactions

Neither our firm nor any of our Associated Persons has any material financial interest in client transactions beyond the provision of investment advisory services as disclosed in this Brochure.

Personal Trading Practices

Our firm or persons associated with our firm may buy or sell the same securities that we recommend to

you or securities in which you are already invested. A conflict of interest exists in such cases because we have the ability to trade ahead of you and potentially receive more favorable prices than you will receive. To mitigate this conflict of interest, it is our policy that neither our Associated Persons nor we shall have priority over your account in the purchase or sale of securities.

Item 12 Brokerage Practices

Brokerage Recommendations

Our firm not maintain custody of your assets that we manage, although we are deemed to have custody of your assets if you give us authority to withdraw assets from your account (see Item 15—Custody, below). Your assets must be maintained in an account at a “qualified custodian,” generally a broker-dealer, bank, or trust company, for example. We routinely recommend that our clients use Charles Schwab & Co., Inc. (“Schwab”), a registered broker-dealer, member SIPC, as the qualified custodian.

We are independently owned and operated and are not affiliated with Schwab. Schwab will hold your assets in a brokerage account and buy and sell securities when we or you instruct them to. While we recommend that you use Schwab as custodian/broker, you will decide whether to do so and will open your account with Schwab by entering into an account Agreement directly with them. Conflicts of interest associated with this arrangement are described below as well as in Item 14 (Client Referrals and Other Compensation). You should consider these conflicts of interest when selecting your custodian.

We do not open the account for you, although we may assist you in doing so. Not all advisors require their clients to use a particular broker-dealer or other custodian selected by our firm. Even though your account is maintained at Schwab, and we anticipate that most trades will be executed through Schwab, we can still use other brokers to execute trades for your account as described below (see “Your Brokerage and Custody Costs”).

How We Select Brokers/Custodians

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

- Combination of transaction execution services and asset custody services (generally without a separate fee for custody)
- Capability to execute, clear, and settle trades (buy and sell securities for your account)
- Capability to facilitate transfers and payments to and from accounts (wire transfers, check requests, bill payments, etc.)
- Breadth of available investment products (stocks, bonds, mutual funds, exchange-traded funds (ETFs), etc.)
- Availability of investment research and tools that assist us in making investment decisions
- Quality of services
- Competitiveness of the price of those services (commission rates, margin interest rates, other fees, etc.) and willingness to negotiate the prices
- Reputation, financial strength, security and stability
- Prior service to us and our clients
- Services delivered or paid for by Schwab
- Availability of other products and services that benefit us, as discussed below

Your Brokerage and Custody Costs

For our clients’ accounts that Schwab maintains, Schwab generally does not charge you separately

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

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

Research and Other Soft Dollar Benefits

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

Products and Services Available to Us from Schwab

Schwab Advisor Services™ is Schwab's business serving independent investment advisory firms like ours. They provide our clients and us with access to their institutional brokerage services (trading, custody, reporting, and related services), many of which are not typically available to Schwab retail customers. However, certain retail investors may be able to get institutional brokerage services from Schwab without going through us. Schwab also makes available various support services. Some of those services help us manage or administer our clients' accounts, while others help us manage and grow our business. Schwab's support services are generally available on an unsolicited basis (we don't have to request them) and at no charge to us.

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

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

- provide access to client account data (such as duplicate trade confirmations and account statements)
- facilitate trade execution and allocate aggregated trade orders for multiple client accounts
- provide pricing and other market data
- facilitate payment of our fees from our clients' accounts

- assist with back-office functions, recordkeeping, and client reporting

Services that Generally Benefit Only Us: Schwab also offers other services intended to help us manage and further develop our business enterprise. These services include:

- Educational conferences and events
- Consulting on technology and business needs
- Consulting on legal and compliance-related needs
- Publications and conferences on practice management and business succession
- Access to employee benefits providers, human capital consultants, and insurance providers
- Marketing consulting and support
- Recruiting and custodial search consulting

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

Our Interest in Schwab's Services

The availability of these services from Schwab benefits us because we do not have to produce or purchase them. We don't have to pay for Schwab's services.

Schwab has also agreed to pay for certain technology, research, marketing, and compliance consulting products and services on our behalf once the value of our clients' assets in accounts at Schwab reaches certain thresholds.

The fact that we receive these benefits from Schwab is an incentive for us to recommend the use of Schwab rather than making such a decision based exclusively on your interest in receiving the best value in custody services and the most favorable execution of your transactions. This is a conflict of interest. We believe, however, that taken in the aggregate our recommendation of Schwab as custodian and broker is in the best interests of our clients. Our selection is primarily supported by the scope, quality, and price of Schwab's services (see "How We Select Brokers/Custodians") and not Schwab's services that benefit only us.

Brokerage for Client Referrals

We do not receive client referrals from broker-dealers in exchange for cash or other compensation, such as brokerage services or research.

Block Trades

We may combine multiple orders for shares of the same securities purchased for advisory accounts we manage (this practice is commonly referred to as "block trading"). We will then distribute a portion of the shares to participating accounts in a fair and equitable manner. The distribution of the shares purchased is typically proportionate to the size of the account, but it is not based on account performance or the amount or structure of management fees. Accounts owned by our firm or persons associated with our firm may participate in block trading with your accounts, but under no circumstance will such accounts receive preferential treatment over client accounts. To the extent we combine multiple orders (block trade), we will only do so for accounts managed on a discretionary basis.

Trade Errors

In the event a trading error occurs in your account, our policy is to restore your account to the position it should have been in had the trading error not occurred. Depending on the circumstances, corrective actions may include canceling the trade, adjusting an allocation, and/or reimbursing the account.

Item 13 Review of Accounts

Client accounts are monitored on a continuous basis with a formal review conducted as frequently as agreed upon between you and us. Kyle Kelley, President/Chief Compliance Officer and/or Angela Brooks, Principal, or another qualified representative of our firm conduct all reviews. Additional reviews may be provided at your request, based on deposits and/or withdrawals in the account, material changes in your financial condition, and at our discretion. We will review the underlying portfolio assets, current market conditions, investment results, asset allocation, etc., in efforts to ensure investment strategy and expectations continue to meet your stated goals and objectives. In the case of mutual fund investments, we will review economic changes and fund performance in and of each particular fund and how it relates to the industry and to the market in general, adherence to style, equity style box and any fund management changes. We encourage frequent contact with our clients. However, you must notify us promptly of any changes in your financial status to ensure the current investment strategy continues to meet your investment objectives.

We may provide you with additional or regular written reports in conjunction with account reviews. Reports we provide to you will contain account performance. In addition, you will receive trade confirmations and monthly statements from your account custodian(s).

Reviews of financial planning recommendations are available at your request. Updates to a written financial plan may be provided in conjunction with the review, and such reviews and updates are subject to a new fee arrangement.

Item 14 Client Referrals and Other Compensation

We may directly compensate outside consultants, individuals, and/or entities (Solicitors) for client referrals. In order to receive a cash referral fee from our firm, Solicitors must comply with the requirements of the jurisdictions in which they operate. If you were referred to our firm by a Solicitor, you should have received a copy of this Disclosure Brochure along with the Solicitor's disclosure statement at the time of the referral. If you become a client, the Solicitor that referred you to our firm will receive a percentage of the advisory fee you pay our firm for as long as you are a client with our firm, or until such time as our agreement with the Solicitor expires. You will not pay additional fees because of this referral arrangement. Referral fees paid to a Solicitor are contingent upon your entering into an advisory agreement with our firm. Therefore, a Solicitor has a financial incentive to recommend our firm to you for advisory services. This creates a conflict of interest; however, you are not obligated to retain our firm for advisory services. Comparable services and/or lower fees may be available through other firms.

Please refer to Item 10 (*Other Financial Industry Activities and Affiliations* section) of this Disclosure Brochure for more information on outside business activities involving our firm's Investment Adviser Representatives where such persons might receive additional compensation beyond our advisory fees. In addition, please refer to Item 12 (*Brokerage Practices* section) of this Disclosure Brochure for disclosures on research and other benefits we may receive resulting from our relationship with your account custodian(s).

As described in Item 12 above, we receive economic benefits from our custodial broker dealer in the form of support products and services they make available to us and other independent investment advisors whose clients maintain their accounts at these custodial broker dealers. The availability of custodial products and services is not dependent upon or based on the specific investment advice we provide our clients, such as buying or selling specific securities or specific types of securities for our clients. The products and services provided by the custodial broker dealer, how they benefit us, and

the related conflicts of interest are described above (see Item 12 – Brokerage Practices).

Item 15 Custody

We directly debit your account(s) for the payment of our advisory fees. This ability to deduct our advisory fees from your accounts causes our firm to exercise limited custody over your funds or securities. We do not have physical custody of any of your funds and/or securities. Your funds and securities will be held with a bank, broker-dealer, or other independent, qualified custodian. You will receive account statements from the independent, qualified custodian(s) holding your funds and securities at least quarterly. The account statements from your custodian(s) will indicate the amount of our advisory fees deducted from your account(s) each billing period. You should carefully review account statements for accuracy.

Item 16 Investment Discretion

If you engage us to perform discretionary management services, you must first sign our discretionary management agreement before we can buy or sell securities on your behalf. Discretionary authorization enables our firm to exercise discretion over the selection and amount of securities to be purchased or sold for your account(s) without obtaining your consent or approval prior to each transaction. You may specify investment objectives, guidelines, and/or impose certain conditions or investment parameters for your account(s). For example, you may specify that the investment in any particular stock or industry should not exceed specified percentages of the value of the portfolio and/or restrictions or prohibitions of transactions in the securities of a specific industry or security.

Item 17 Voting Client Securities

Proxy Voting

We will not vote proxies on behalf of your advisory accounts. At your request, we may offer you advice regarding corporate actions and the exercise of your proxy voting rights. If you own shares of common stock or mutual funds, you are responsible for exercising your right to vote as a shareholder.

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

Item 18 Financial Information

We are not required to provide financial information to our clients because we do not:

- require the prepayment of more than \$1,200 in fees and six or more months in advance, or
- take custody of client funds or securities, or
- have a financial condition (including bankruptcy) that is reasonably likely to impair our ability to meet our commitments to you.

Item 19 Requirements for State-Registered Advisers

We are a federally registered investment adviser; therefore, we are not required to respond to this item.

Item 20 Additional Information

Your Privacy

We view protecting your private information as a top priority. Pursuant to applicable privacy requirements, we have instituted policies and procedures to ensure that we keep your personal information private and secure.

We do not disclose any non-public personal information about you to any non-affiliated third parties, except as permitted by law. In the course of servicing your account, we may share some information with our service providers, such as transfer agents, custodians, broker-dealers, accountants, consultants, and attorneys.

We restrict internal access to non-public personal information about you to employees, who need that information in order to provide products or services to you. We maintain physical and procedural safeguards that comply with regulatory standards to guard your non-public personal information and to ensure our integrity and confidentiality. We will never sell information about you or your accounts to anyone. We do not share your information unless it is required to process a transaction, at your request, or required by law.

You will receive a copy of our privacy notice prior to or at the time you sign an advisory agreement with our firm. Thereafter, we will deliver a copy of the current privacy policy notice to you on an annual basis. Please contact our firm at 616-774-4560 if you have any questions regarding this policy.

Kyle R. Kelley
Personal CRD Number: 6241085

Family Capital Management, Inc.

168 Louis Campau Promenade NW
Suite 500
Grand Rapids, MI 49503

Phone: (616) 774-4560
Fax: (616) 774-4568

March 6, 2024

Form ADV Part 2B Brochure Supplement

This Brochure Supplement provides information about Kyle R. Kelley that supplements the Disclosure Brochure of Family Capital Management, Inc., a copy of which you should have received. Please contact our Chief Compliance Officer if you did not receive the Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement. Additional information about Kyle R. Kelley is available on the SEC's website at www.adviserinfo.sec.gov.

Educational Background and Business Experience - Item 2

Kyle R. Kelley

Year of Birth: 1987

Formal Education After High School:

- Grand Valley State University, BS, Financial Analysis, 2016

Business Background for the Previous Five Years:

- Family Capital Management, Inc. President / CEO / CCO, 07/2023 – Present
- Family Capital Management, Inc., Principal and Wealth Strategist, 02/2016 – Present
- American Portfolios Financial Services, Inc., Registered Representative, 09/2015 – Present
- Family Capital Management, Assistant Director of Operations, 08/2013 – 06/2019
- United States Navy, Logistics Specialist 3rd Class, 03/2009 – 02/2013

Disciplinary Information - Item 3

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Mr. Kelley. Kyle R. Kelley has not been the subject of any material criminal or civil actions, administrative proceedings, self-regulatory organization (SRO) proceedings, revocations, or suspensions. Mr. Kelley has no material history of legal or disciplinary events to report under this item.

Other Business Activities - Item 4

Kyle Kelley is a Registered Representative with American Portfolios Financial Services Inc. Mr. Kelley is also a licensed insurance agent. In these outside capacities, Mr. Kelley may receive commission-based compensation in connection with the purchase and sale of securities, including 12b-1 fees for the sale of investment company products, and/or insurance products.

Compensation earned by Mr. Kelley in these outside capacities is separate and in addition to our advisory fees. These practices present a conflict of interest because Mr. Kelley has a financial incentive to sell securities and/or insurance products to you for purposes of generating commission-based compensation.

You are under no obligation, contractually or otherwise, to purchase securities products through any person affiliated with our firm.

Additional Compensation – Item 5

Apart from the receipt of compensation for the activities disclosed under Item 4 above, Mr. Kelley does not receive additional compensation or economic benefits from third party sources in connection with his advisory activities.

Supervision - Item 6

In the supervision of our associated persons, advice provided is limited based on the restrictions set by Family Capital Management, Inc. We conduct periodic reviews of client holdings and documented suitability information to provide reasonable assurance that the advice provided remains aligned with each client's stated investment objectives and with our internal guidelines.

My supervisor is:

Audrey Dirksen, CFP®
Vice President
616-774-4560

Angela Brooks, CFP®

Personal CRD Number: 6371350

Family Capital Management, Inc.

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March 6, 2024

Form ADV Part 2B Brochure Supplement

This Brochure Supplement provides information about Angela Brooks that supplements the Disclosure Brochure of Family Capital Management, Inc., a copy of which you should have received. Please contact our Chief Compliance Officer if you did not receive the Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement. Additional information about Angela Brooks is available on the SEC's website at www.adviserinfo.sec.gov.

Educational Background and Business Experience - Item 2

Angela Brooks, CFP®

Year of Birth: 1982

Formal Education After High School:

- Grand Valley State University, BA Marketing and Management, 2006

Business Background for the Previous Five Years:

- Family Capital Management, Inc. Principal and Wealth Strategist, 11/2014 – Present
- American Portfolios Financial Services, Inc., Registered Assistant, 10/2014 – Present
- Paul Damon & Associates, Inc., Marketing Assistant, 11/2014 - 7/2019
- McNichols Co., Sales Manager, 3/2010 - 7/2014

Professional Designations:

CERTIFIED FINANCIAL PLANNER™ professional (CFP®)

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

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

- **Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirements through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the *Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement* and agree to be bound by CFP Board's *Code of Ethics and Standards of Conduct* ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

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

- **Ethics** – Commit to complying with CFP Board's *Code and Standards*. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the

client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.

- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the *Code and Standards*.

Disciplinary Information - Item 3

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Ms. Brooks. Angela Brooks has not been the subject of any material criminal or civil actions, administrative proceedings, self-regulatory organization (SRO) proceedings, revocations, or suspensions. Ms. Brooks has no material history of legal or disciplinary events to report under this item.

Other Business Activities - Item 4

Angela Brooks is a Registered Assistant with American Portfolios Financial Services Inc. and services commission-based products. Ms. Brooks is also a licensed insurance agent. In these outside capacities, Ms. Brooks will receive compensation that is separate and apart from the compensation she earns from our firm, including commission-based compensation in connection with the purchase of insurance products. These practices present a conflict of interest because, for example, Ms. Brooks has a financial incentive to sell insurance products to you for purposes of generating commission-based compensation.

You are under no obligation, contractually or otherwise, to purchase securities and/or insurance products through any person affiliated with our firm.

Additional Compensation – Item 5

Apart from the receipt of compensation for the activities disclosed above, Ms. Brooks does not receive additional compensation or economic benefits from third party sources in connection with her advisory activities.

Supervision - Item 6

In the supervision of our associated persons, advice provided is limited based on the restrictions set by Family Capital Management, Inc. We conduct periodic reviews of client holdings and documented suitability information to provide reasonable assurance that the advice provided remains aligned with each client's stated investment objectives and with our internal guidelines.

My supervisor is:

Kyle Kelley

President / Chief Compliance Officer

616-774-4560

Paul Damon

Personal CRD Number: 1001136

Family Capital Management, Inc.

168 Louis Campau Promenade NW
Suite 500
Grand Rapids, MI 49503

Phone: (616) 774-4560

Fax: (616) 774-4568

March 6, 2024

Form ADV Part 2B Brochure Supplement

This Brochure Supplement provides information about Paul Damon that supplements the Disclosure Brochure of Family Capital Management, Inc., a copy of which you should have received. Please contact our Chief Compliance Officer if you did not receive the Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement. Additional information about Paul Damon is available on the SEC's website at www.adviserinfo.sec.gov.

Educational Background and Business Experience - Item 2

Paul Damon, CFP[®], ChFC, CLU, CEPA, CAP

Year of Birth: 1959

Formal Education After High School:

- Hope College, B.A., Business Administration / Psychology, 1981

Business Background for the Previous Five Years:

- Family Capital Management, Inc., Investment Adviser Representative, 07/2023 – Present
- Paul Damon & Associates, Inc. d/b/a Family Capital Management, Founder and President, 03/1999 - 07/2023
- American Portfolios Financial Services, Inc., Registered Representative, 02/2010 – 07/2023
- Sagepoint Financial, Inc., Registered Representative, 01/2009 – 02/2010

Certifications: CFP[®], ChFC, CLU, CEPA, CAP

CERTIFIED FINANCIAL PLANNERTM, 1987.

The CERTIFIED FINANCIAL PLANNER™, CFP[®] and federally registered CFP (with flame design) marks (collectively, the "CFP[®] marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The CFP[®] certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP[®] certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP[®] certification in the United States.

To attain the right to use the CFP[®] marks, an individual must satisfactorily fulfill the following requirements:

- Education - Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination - Pass the comprehensive CFP[®] Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience - Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics - Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP[®] professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP[®] marks:

- Continuing Education - Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning

field;and

- Ethics - Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification

Chartered Financial Consultant, 1998.

This designation is issued by The American College and is granted to individuals who have at least three years of full-time business experience within the five years preceding the awarding of the designation. The candidate is required to take seven mandatory courses which include the following disciplines: financial, insurance, retirement and estate planning; income taxation, investments and application of financial planning; as well as two elective courses involving the application of the aforementioned disciplines. Each course has a final proctored exam and once issued, the individual is required to submit 30 hours of continuing education every two years.

Chartered Life Underwriter, 1998.

This designation is issued by The American College and is granted to individuals who have at least three years of full-time business experience within the five years preceding the awarding of the designation. The candidate is required to take a series of mandatory courses which include, for example, the following: insurance planning, life insurance law, fundamentals of estate planning, planning for business owners, income taxation, group benefits, planning for retirement needs, and investments. Each course has a final proctored exam and once issued, the individual is required to submit 30 hours of continuing education every two years.

Certified Exit Planning Advisor

The Certified Exit Planning Advisor (CEPA) Program is a five-day executive MBA-style program that trains and certifies qualified professional advisors in the field of exit planning. Developed and taught by a diverse team of over 15 nationally-recognized experts, the CEPA program offers attendees an innovative learning experience, performance-enhancing resources, and the strategic insights and tools to help them advance their practice in a transitioning marketplace.

Chartered Advisor in Philanthropy (CAP®)

The program is offered at the graduate level, and is part of The American College's Masters of Science in Financial Services program. (Any two CAP® courses can be counted as electives towards the MSFS degree). However, the courses are carefully written so that those coming to the program from fundraising or grant-making backgrounds do not need any prior credentials or training in tax or finance. Instead, you will bring the skills and passion that add your unique contribution to the mix. Advisors will learn from you, just as you learn from them, as you interact in the online conversation. For advisors, the courses provide an insight into the process of philanthropic planning, including but not limited to, tax, tools and techniques.

Disciplinary Information - Item 3

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Mr. Damon. Paul Damon has not been the subject of any material criminal or civil actions, administrative proceedings, self-regulatory organization (SRO) proceedings, revocations, or suspensions. Mr. Damon has no material history of legal or disciplinary events to report under this item.

Other Business Activities - Item 4

Paul Damon is a licensed insurance agent. In this capacity, Mr. Damon may recommend insurance products. If clients purchase these products through Mr. Damon, he will receive the customary commissions in his separate capacity as an insurance agent. The receipt of additional compensation may give Mr. Damon an incentive to recommend insurance products based on the compensation received. Please refer to the Fees and Compensation section and the Client Referrals and Other Compensation section of our firm's brochure for additional disclosures on this topic. You are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Stewardship Planning Partners, LLC

Paul Damon, President of Family Capital Management and other members of our firm, offer family wealth counseling services through the Stewardship Planning Partners program. This service is separate and distinct from the services provided by our firm and you are under no obligation to use the Stewardship Planning Partners program, however, if you choose to do so, you will pay a fee to Stewardship Planning Partners in addition to any fees paid to our firm for advisory services.

Additional Compensation – Item 5

Apart from the receipt of compensation for the activities disclosed above, Mr. Damon does not receive additional compensation or economic benefits from third party sources in connection with his advisory activities.

Supervision - Item 6

In the supervision of our associated persons, advice provided is limited based on the restrictions set by Family Capital Management, Inc. We conduct periodic reviews of client holdings and documented suitability information to provide reasonable assurance that the advice provided remains aligned with each client's stated investment objectives and with our internal guidelines.

My supervisor is:

Kyle Kelley
President / Chief Compliance Officer
616-774-4560

Jeffery Greene

Personal CRD Number: 6236468

Family Capital Management, Inc.

168 Louis Campau Promenade NW
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March 6, 2024

Form ADV Part 2B Brochure Supplement

This Brochure Supplement provides information about Jeffery Greene that supplements the Disclosure Brochure of Family Capital Management, Inc., a copy of which you should have received. Please contact our Chief Compliance Officer if you did not receive the Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement. Additional information about Jeffery Greene is available on the SEC's website at www.adviserinfo.sec.gov.

Educational Background and Business Experience - Item 2

Jeffery Greene

Year of Birth: 1971

Formal Education After High School:

- Taylor University, BS, Business Administration, Finance, 09/1990 – 05/1994

Business Background for the Previous Five Years:

- Family Capital Management, Inc., Investment Adviser Representative, 07/2017 – Present
- JW Greene & Associates LLC, Managing Member / Chief Compliance Officer, 08/2013 – Present
- Action Fabricators, Inc., Business Development, 04/2007 – 05/2019

Disciplinary Information - Item 3

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Ms. Greene. Jeffery Greene has not been the subject of any material criminal or civil actions, administrative proceedings, self-regulatory organization (SRO) proceedings, revocations, or suspensions. Mr. Greene has no material history of legal or disciplinary events to report under this item.

Other Business Activities - Item 4

Jeffery William Greene is Managing Member of JW Greene & Associates LLC, a Business Management Consulting firm. Mr. Greene's duties as the Managing Member of JW Greene & Associates LLC does not create a conflict of interest to his provision of advisory services through Family Capital Management. Mr. Greene is also President and Board Member of GOD's Gift Foundation, a non-profit organization that provides assistance to struggling ministries. Mr. Greene's duties as the President and Board Member of GOD's Gift Foundation does not create a conflict of interest to his provision of advisory services through Family Capital Management.

Additional Compensation – Item 5

Apart from the receipt of compensation for the activities disclosed above, Mr. Greene does not receive additional compensation or economic benefits from third party sources in connection with her advisory activities.

Supervision - Item 6

In the supervision of our associated persons, advice provided is limited based on the restrictions set by Family Capital Management, Inc. We conduct periodic reviews of client holdings and documented suitability information to provide reasonable assurance that the advice provided remains aligned with each client's stated investment objectives and with our internal guidelines.

My supervisor is:

Kyle Kelley

President / Chief Compliance Officer

616-774-4560