

**FORM ADV PART 2A**  
**FIRM BROCHURE**  
**REGENTS WEALTH MANAGEMENT, LLC**



**242 Summerbrook Place**

**Delaware, OH 43015**

**Phone: 740-833-9703**

**Website: <https://regentswealthmanagement.com>**

**Email: [rick@regentswealthmanagement.com](mailto:rick@regentswealthmanagement.com)**

This brochure provides information about the qualifications and business practices of Regents Wealth Management, LLC.

Regents Wealth Management, LLC is registered as an investment adviser with the State of Ohio. Registration as an investment adviser does not imply a certain level of skill or training. If you have any questions about the contents of this brochure, please contact us at 740-833-9703 or [rick@regentswealthmanagement.com](mailto:rick@regentswealthmanagement.com).

The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Regents Wealth Management, LLC is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

Date: March 5, 2026

## **ITEM 2 – MATERIAL CHANGES**

Since the Firm's previous Form ADV filing, several updates have been made to this brochure to improve clarity and ensure consistency with the Firm's policies, procedures, and regulatory requirements.

These updates include clarifications regarding non-discretionary advisory services, custodial relationships, advisory fee billing procedures, and related compliance policies.

These revisions were made to align the Firm's disclosure documents with its current business practices and supervisory procedures.

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#### **ITEM 4 – ADVISORY BUSINESS**

Regents Wealth Management, LLC (“RWM”) is an Ohio limited liability company formed in 2026. The firm provides non-discretionary investment advisory services.

The firm is wholly owned by Richard Kamp, who serves as Managing Member and Chief Compliance Officer.

The Firm does not currently manage assets on a discretionary basis.

#### **Nature of Advisory Services**

The Firm primarily specializes in retirement income planning. Financial planning and non-discretionary asset management services are provided as components of, or complementary to, the retirement income planning process.

#### **Retirement Income Planning (Primary Advisory Service)**

Retirement income planning is the Firm’s primary advisory focus. This service is centered on structuring accumulated assets to generate sustainable and predictable income during retirement.

The process may include:

- Analysis of income needs and spending requirements
- Social Security timing evaluation
- Distribution sequencing strategies (the structured order in which retirement assets are withdrawn to manage tax exposure and reduce the impact of market volatility)
- Tax-aware withdrawal planning
- Longevity risk analysis
- Evaluation of market risk and income sustainability

This service may result in recommendations regarding:

- Asset allocation adjustments
- Portfolio restructuring

- Income-focused investment strategies
- Insurance-based income solutions

If a client elects to implement an insurance recommendation (including annuities), implementation occurs outside the advisory relationship through a separately licensed insurance business. The Firm does not charge advisory fees on assets held within insurance products.

### **Financial Planning Services**

The Firm also provides financial planning services, which may be delivered as a standalone engagement or integrated into retirement income planning.

Financial planning may include:

- Investment allocation analysis
- Risk tolerance assessment
- Tax planning coordination
- Retirement accumulation planning
- Estate planning coordination (non-legal advice)

The Firm does not provide legal or accounting services.

Financial planning recommendations may lead to implementation through non-discretionary asset management services described below.

### **Non-Discretionary Asset Management**

The Firm provides non-discretionary investment management services.

Under this arrangement:

- The Firm provides investment recommendations.
- The client retains final decision-making authority.
- The Firm does not execute trades without client approval.
- The Firm does not take physical custody of client assets. Client assets are maintained with an independent qualified custodian. The Firm is deemed to have custody solely because it has authority to have advisory fees deducted from client accounts pursuant to client authorization.

The Firm primarily provides investment advice using mutual funds and exchange-traded funds (ETFs). The Firm does not engage in market timing, margin trading, options trading, or speculative trading strategies.

Because the Firm's investment advice is primarily implemented through mutual funds and ETFs, the Firm's advisory services are generally limited to those types of securities.

### **Tailoring of Advisory Services**

All advisory services are tailored to the individual needs of each client. Recommendations are based on the client's:

- Financial situation
- Investment objectives
- Risk tolerance
- Time horizon
- Liquidity needs
- Income requirements

Clients may impose reasonable written restrictions on investing in certain securities or types of securities. Such restrictions may limit the Firm's ability to fully implement certain strategies.

### **Assets Under Management**

As of March 3, 2026, the Firm manages:

- \$0 in discretionary assets
- \$0 in non-discretionary assets

The Firm is newly formed and has not yet commenced advisory operations.

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## **ITEM 5 – FEES AND COMPENSATION**

### **Advisory Fees**

The Firm provides investment advisory services on a fee basis. Advisory fees are generally based on a percentage of assets under management ("AUM") and are governed by a written advisory agreement with each client.

The Firm's standard annual asset-based fee schedule is as follows:

- Up to \$500,000: up to 1.25%
- \$500,001 – \$1,000,000: up to 1.00%
- Over \$1,000,000: up to 0.75%

Fees are calculated on a tiered basis, meaning each portion of assets within each tier is charged at the applicable rate for that tier.

Because the Firm's fee schedule is tiered, larger account balances may result in a lower blended effective advisory fee rate.

Advisory fees are negotiable at the Firm's discretion based on factors such as account size, anticipated level of service, and overall client relationship. Any negotiated fee arrangement will be documented in the client's written advisory agreement.

The Firm does not charge performance-based fees (fees based on a share of capital gains or capital appreciation of client assets).

### **Billing Practices**

Asset-based advisory fees are calculated based on the value of assets under management as of the last business day of each calendar quarter.

Fees are billed quarterly in arrears.

Clients authorize the qualified custodian to deduct advisory fees directly from their accounts pursuant to the advisory agreement.

The qualified custodian calculates advisory fees in accordance with the Firm's fee schedule, deducts the fee from the client's account, and credits the fee to the Firm's adviser billing account maintained at the custodian.

Fees are prorated for partial quarters upon inception or termination of the advisory relationship.

Clients may terminate the advisory agreement at any time upon written notice. Upon termination, advisory fees are prorated through the date of termination, and any overbilling will be refunded promptly.

The Firm does not require prepayment of advisory fees more than six months in advance.

### **Financial Planning Services**

Financial planning services are included as part of the ongoing asset-based advisory relationship. The Firm does not currently offer financial planning services for a separate fixed or hourly fee.

## **Other Fees and Expenses**

In addition to the Firm's advisory fees, clients may incur other fees and expenses, including:

- Custodial fees
- Brokerage commissions or transaction charges
- Mutual fund or ETF internal expenses
- Administrative or platform fees
- Fees charged by third-party investment advisers or portfolio managers, if such services are recommended or utilized as part of a client's investment strategy.

In certain circumstances, the Firm may recommend that a client engage a third-party investment adviser or portfolio manager to manage all or a portion of the client's assets. If a client elects to implement such a recommendation, the third-party manager may charge an additional advisory fee separate from and in addition to the Firm's advisory fee. Clients will receive disclosure documents from the third-party manager describing their services, fees, and conflicts of interest.

These other fees and expenses are separate from and in addition to the Firm's advisory fees.

Additional information regarding brokerage practices is provided in Item 12 of this brochure.

## **Insurance-Related Compensation and Conflicts of Interest**

The Firm does not charge advisory fees on assets held in insurance products, including fixed annuities or fixed indexed annuities, that are implemented through an insurance contract.

Regents Wealth Management, LLC does not receive commissions in connection with insurance product sales.

However, Mr. Kamp is separately licensed as an insurance agent through a separate insurance business. If a client elects to purchase an insurance product through that separate business, Mr. Kamp may receive compensation from the insurance company in the form of commissions or other insurance-related compensation.

This arrangement creates a conflict of interest because Mr. Kamp has a financial incentive to recommend insurance products for which he may receive compensation.

Clients are under no obligation to purchase insurance products through Mr. Kamp's separate insurance business and may purchase such products through other licensed agents of their choosing.

When insurance products are implemented:

- The Firm does not charge advisory fees on those insurance assets.
- The advisory relationship applies only to assets subject to the written advisory agreement.

The Firm addresses this conflict through full disclosure and by acting in the client's best interest when making recommendations.

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## **ITEM 6 – PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT**

The Firm does not charge performance-based fees and does not engage in side-by-side management.

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## **ITEM 7 – TYPES OF CLIENTS**

The Firm intends to provide advisory services to individuals, families, and closely held businesses and their owners.

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## **ITEM 8 – METHODS OF ANALYSIS, INVESTMENT STRATEGIES, AND RISK OF LOSS**

### **Methods of Analysis**

The Firm uses a combination of financial planning analysis and portfolio construction techniques in developing client recommendations. Methods may include:

- Fundamental analysis of investment vehicles
- Asset allocation modeling
- Risk tolerance and time horizon assessment
- Cash flow and retirement income projection modeling
- Distribution sequencing analysis (the structured order in which retirement assets are withdrawn to manage tax exposure and reduce the impact of market volatility)

The Firm does not use technical trading systems, algorithmic trading, market timing strategies, margin trading, or speculative strategies.

Investing in securities involves risk of loss that clients should be prepared to bear.

### **Investment Strategies**

The Firm's primary investment strategies include:

- Strategic asset allocation across equity and fixed income asset classes
- Diversification through mutual funds and exchange-traded funds (ETFs)

- Income-focused portfolio construction for retirement income needs
- Tax-aware withdrawal sequencing during retirement

The Firm generally recommends diversified portfolios constructed primarily using mutual funds and ETFs. The Firm does not typically recommend individual stock trading strategies, options trading, short selling, or leveraged investment strategies.

### **Material Risks of Mutual Funds and ETFs**

Because the Firm primarily utilizes mutual funds and ETFs, clients should understand the following risks:

#### **Market Risk**

The value of mutual funds and ETFs may fluctuate due to changes in overall market conditions. Clients may experience losses.

#### **Equity Risk**

Funds that invest in stocks are subject to volatility and may decline in value due to company-specific or broad market events.

#### **Interest Rate Risk**

Bond funds and fixed-income ETFs are sensitive to interest rate changes. Rising interest rates may cause bond prices to decline.

#### **Inflation Risk**

Inflation may erode purchasing power and reduce the real return of investments.

#### **Liquidity Risk**

Certain funds may hold securities that are difficult to sell during stressed market conditions.

#### **Expense Risk**

Mutual funds and ETFs charge internal expenses that reduce overall returns. These expenses are separate from and in addition to the Firm's advisory fee.

#### **Tracking Error (ETFs)**

ETFs may not perfectly track the index they are designed to follow.

#### **Retirement Income and Distribution Strategy Risks**

When implementing retirement income strategies, including distribution sequencing:

- Early negative market returns (sequence-of-returns risk) may adversely affect portfolio sustainability.
- Withdrawal rates that are too high may deplete assets prematurely.
- Tax law changes may affect withdrawal strategies.
- Longevity risk may result in assets being insufficient over an extended retirement period.

There is no guarantee that retirement income strategies will achieve desired outcomes.

### **Insurance and Annuity-Related Risks and Tradeoffs**

As part of retirement income planning, the Firm may recommend that a client consider insurance products, including fixed annuities or fixed indexed annuities, through a separate insurance relationship.

These products involve specific risks and tradeoffs, including:

#### **Liquidity Restrictions**

Many annuities impose surrender charges for early withdrawals and limit access to funds for a specified period.

#### **Surrender Charges**

Early termination of an annuity contract may result in surrender penalties.

#### **Credit Risk**

Annuities are backed by the financial strength of the issuing insurance company. Guarantees are subject to the claims-paying ability of the insurer.

#### **Caps, Participation Rates, and Crediting Methods**

Fixed indexed annuities may limit upside returns through caps, spreads, or participation rates. Returns may be lower than direct market investments.

#### **Complexity**

Annuity contracts may contain complex features and riders that require careful evaluation.

#### **Opportunity Cost**

Allocating assets to an annuity may reduce exposure to market growth and limit liquidity compared to traditional investment accounts.

Annuities are not securities investments and are implemented outside the advisory relationship. The Firm does not charge advisory fees on assets held within insurance contracts.

Clients are not obligated to implement insurance recommendations and may purchase such products through other licensed agents.

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#### **ITEM 9 – DISCIPLINARY INFORMATION**

The Firm has no disciplinary information to disclose.

#### **ITEM 10 – OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS**

Richard Kamp is also licensed as an insurance producer. Through a separate insurance business that is not affiliated with Regents Wealth Management, LLC, Mr. Kamp may recommend and/or sell insurance products, including fixed annuities and fixed indexed annuities.

Regents Wealth Management, LLC is not licensed as an insurance agency and does not receive insurance commissions. When Mr. Kamp acts in his capacity as an insurance producer, he may receive compensation from the issuing insurance company in the form of commissions or other insurance-related compensation.

This compensation structure may present a potential conflict of interest, as insurance products vary in their features, benefits, and compensation arrangements, and such differences could influence product recommendations.

Insurance product recommendations are made based on the client's individual needs, objectives, and circumstances. In certain cases, fee-based insurance products may be available; however, such products may not offer the same features or benefits as commission-based products, including certain lifetime income options or additional contract features that may be relevant to a client's circumstances. Clients are not required to purchase insurance products through Mr. Kamp and may obtain insurance products through other agents or brokers of their choosing.

When a client elects to implement an insurance recommendation through Mr. Kamp's separate insurance business, such implementation occurs outside the advisory relationship, and Regents Wealth Management, LLC does not charge advisory or planning fees on assets held in insurance products.

#### **Recommendations of Other Investment Advisers**

From time to time, the Firm may recommend that a client engage a third-party investment adviser or portfolio manager to manage all or a portion of the client's investment portfolio. In such situations, the third-party manager would be responsible for providing discretionary or non-discretionary investment management services directly to the client.

The Firm does not currently maintain any revenue-sharing, referral fee, or compensation arrangements with third-party investment advisers. The Firm does not receive compensation from such advisers for recommending their services.

However, recommending another investment adviser creates a potential conflict of interest because the Firm could have an incentive to recommend advisers with whom it has a professional relationship or familiarity.

The Firm addresses this potential conflict by recommending third-party advisers based on the client's investment objectives, risk tolerance, and overall financial circumstances. Clients will receive disclosure documents from the third-party adviser describing their services, fees, and conflicts of interest prior to implementation.

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## **ITEM 11 – CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS, AND PERSONAL TRADING**

The Firm has adopted a Code of Ethics, which is available upon request. The Code addresses personal trading, conflicts of interest, and fiduciary obligations.

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## **ITEM 12 – BROKERAGE PRACTICES**

### **Selection of Custodian and Broker-Dealer**

The Firm recommends that clients establish brokerage accounts with Altruist Financial LLC ("Altruist"), a qualified custodian and broker-dealer, for the execution of securities transactions and custody of client assets.

In recommending Altruist, the Firm considers factors including:

- Financial stability
- Reputation and service quality
- Custodial services offered
- Technology and platform capabilities
- Execution services
- Administrative support

The Firm seeks to recommend a custodian that provides reasonable execution of transactions and overall service appropriate for client needs.

The Firm does not represent that Altruist provides the lowest available transaction cost.

Clients are not required to use Altruist. However, the Firm's advisory services are designed to be delivered through Altruist's platform, and the Firm may be unable to provide the same level of service if a client selects a different custodian.

Clients authorize the qualified custodian to deduct advisory fees directly from their accounts pursuant to the advisory agreement.

### **Research and Other Soft Dollar Benefits**

The Firm does not receive research, products, or services from broker-dealers in exchange for directing client transactions.

The Firm does not participate in soft dollar arrangements.

The Firm does not cause clients to pay higher commissions or transaction costs in exchange for research or other benefits.

### **Brokerage for Client Referrals**

The Firm does not receive client referrals from broker-dealers in exchange for directing brokerage transactions.

The Firm does not direct client brokerage in exchange for referrals or other economic benefits.

### **Directed Brokerage**

The Firm recommends that clients use Altruist as custodian. This recommendation is made to facilitate consistent service delivery and administrative efficiency.

Clients are not required to use Altruist and may select a different qualified custodian. However, if a client directs the Firm to use a different custodian:

- The Firm may be unable to provide the same level of service;
- The client may incur higher transaction costs;
- The Firm may not be able to aggregate transactions (if applicable);
- The Firm may require the client to enter into a separate arrangement.

The Firm does not receive compensation from Altruist for recommending its services.

### **Aggregation of Orders**

Because the Firm provides non-discretionary advisory services, investment transactions are generally placed only after receiving client approval.

As a result, the Firm does not routinely aggregate client orders.

If the Firm were to aggregate transactions in the future, it would seek to do so in a manner that is fair and equitable to participating clients.

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## **ITEM 13 – REVIEW OF ACCOUNTS**

### **Periodic Reviews**

The Firm periodically reviews client accounts and financial plans.

Client investment accounts subject to an ongoing advisory agreement are reviewed at least annually. Additional reviews may occur more frequently as described below.

Reviews are conducted by Richard Kamp, Managing Member and Chief Compliance Officer.

The purpose of account reviews is to assess:

- Asset allocation relative to client objectives
- Portfolio performance
- Risk exposure
- Alignment with stated investment goals
- Income sustainability (where applicable)
- Ongoing suitability based on client circumstances

For clients receiving retirement income planning services, reviews may also evaluate:

- Withdrawal rates
- Distribution sequencing strategies
- Tax considerations
- Changes in income needs

Financial plans, when provided as part of an advisory relationship, are reviewed at least annually and updated as necessary based on changes in client circumstances.

### **Non-Periodic (Triggered) Reviews**

In addition to scheduled periodic reviews, the Firm may conduct reviews under the following circumstances:

- Significant market volatility or economic events
- Material changes in a client's financial situation
- Changes in a client's investment objectives
- Retirement or employment status changes
- Major life events (e.g., marriage, divorce, death, inheritance)

- Tax law changes affecting retirement or distribution strategies
- Client request

Triggered reviews are designed to determine whether adjustments to recommendations are appropriate.

Because the Firm provides non-discretionary advisory services, implementation of any recommended changes requires client approval.

### **Client Reports**

Clients receive account statements directly from the qualified custodian at least quarterly. These statements reflect account balances, holdings, and transactions.

The Firm does not generate separate performance reports independent of the qualified custodian's reporting.

During review meetings, the Firm may provide written summaries, updated financial planning projections, or retirement income analyses, as applicable.

Written planning materials are provided as needed based on the scope of services.

Clients are encouraged to review custodian statements carefully and to compare any Firm-provided materials with official custodian statements.

### **ITEM 14 – CLIENT REFERRALS AND OTHER COMPENSATION**

The Firm does not receive compensation for client referrals.

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### **ITEM 15 – CUSTODY**

The Firm does not take physical custody of client funds or securities. Client assets are held at a qualified custodian.

The Firm is deemed to have custody solely because the Firm has authority to have advisory fees deducted directly from client accounts held at the qualified custodian pursuant to the advisory agreement.

The qualified custodian deducts advisory fees from client accounts and credits those fees to the Firm's adviser billing account maintained at the custodian.

The qualified custodian sends account statements to clients at least quarterly. Clients are encouraged to review these statements carefully and compare them with any reports provided

by the Firm.

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#### **ITEM 16 – INVESTMENT DISCRETION**

The Firm provides advice on a non-discretionary basis only.

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#### **ITEM 17 – VOTING CLIENT SECURITIES**

The Firm does not vote client securities.

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#### **ITEM 18 – FINANCIAL INFORMATION**

The Firm does not require prepayment of advisory fees more than six months in advance and does not have any financial condition that is reasonably likely to impair its ability to meet contractual commitments.

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#### **ITEM 19 - REQUIREMENTS FOR STATE-REGISTERED ADVISERS**

##### **A. Principal Executive Officers and Management Persons**

Richard Kamp is the Managing Member and Chief Compliance Officer of the Firm.

Mr. Kamp's formal education, professional designations, and business background are disclosed in the Firm's Form ADV Part 2B Brochure Supplement.

The Firm has no other principal executive officers or management persons.

##### **B. Other Business Activities**

Mr. Kamp is separately licensed as an insurance agent through a separate insurance business.

Insurance products are offered outside the advisory relationship and are not offered through Regents Wealth Management, LLC.

Mr. Kamp devotes the majority of his professional time to providing investment advisory services through the Firm. A portion of his time is devoted to insurance-related activities conducted through his separate insurance business.

This arrangement creates a potential conflict of interest because Mr. Kamp may receive commissions from insurance companies if a client elects to purchase an insurance product through his separate insurance business. Clients are under no obligation to purchase insurance

products through Mr. Kamp and may purchase such products through other licensed agents of their choosing.

### **C. Performance-Based Fees**

The Firm does not charge performance-based fees (fees based on a share of capital gains or capital appreciation of client assets).

Accordingly, the conflicts associated with performance-based compensation are not applicable.

### **D. Arbitration or Civil Proceedings**

Neither the Firm nor Mr. Kamp has been involved in:

- An arbitration award or finding of liability involving an investment-related business or activity;
- A civil, self-regulatory organization, or administrative proceeding involving fraud, false statements, theft, embezzlement, or dishonest or unethical practices;
- Any event required to be disclosed under this Item.

### **E. Relationships with Issuers of Securities**

Neither the Firm nor its management persons maintain any material relationship or arrangement with any issuer of securities other than those relationships disclosed elsewhere in this brochure.

The Firm does not receive compensation from issuers of securities for investment recommendations.