

FREEDOM
DAY
Wealth Management LLC

Freedom Day Wealth Management LLC

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Form ADV Part 2A
Firm Brochure
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This Brochure provides information about the qualifications and business practices of Freedom Day Wealth Management LLC. If you have any questions about the contents of this Brochure, please contact us at 877-998-8452, or via e-mail at Jeff@freedomdaywealth.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.

Freedom Day Wealth Management LLC is a registered investment advisory firm. Registration of an investment advisory firm does not imply a particular level of skill or training.

Additional information about Freedom Day Wealth Management LLC is also available on the SEC's website at www.adviserinfo.sec.gov.

ITEM 2**Material Changes****Annual Update**

The Material Changes section of this brochure will be updated annually or when material changes occur since the previous release of our Firm Brochure. This Item discusses only specific material changes made to this Brochure and provides our clients with a summary of such changes.

Material Changes since the Last Update

Since our last filing in February 24, 2025, there were no material changes made to the brochure.

Full Brochure and Additional Information

Full Brochure and additional information about Freedom Day Wealth Management LLC are available via the SEC's website www.adviserinfo.sec.gov. The SEC's website also provides information about any persons affiliated with us who are registered or are required to be registered as investment adviser representatives ("IAR").

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Advisory Business

FIRM INFORMATION

Freedom Day Wealth Management LLC (“Freedom Day Wealth,” “we,” “us,” “our”), formed on July 4, 2022, is a registered investment advisory firm located in Cedar Park, TX. We have been a registered investment advisory firm since December 2022.

PRINCIPAL OWNERS

Freedom Day Wealth is owned and controlled by Jeff Kikel, its Managing Member and Chief Compliance Officer.

INVESTMENT ADVISORY SERVICES

Asset Management Services:

We provide asset management services in which we manage your custodial accounts and provide you with continuous and ongoing supervision of your custodial accounts. Our services provide additional investment opportunities among stocks, bonds, mutual funds, exchange-traded funds (ETFs), and Real Estate Investment Trusts (REITs).

Financial Planning and Consulting Services:

We provide various financial planning and consulting services that find ways to help you understand your overall financial situation and help you set financial objectives. We accomplish this by helping you review your financial goals, tax planning strategies, asset allocation, risk management, retirement planning, and other areas and objectives such as budgeting, education planning, cash flow planning, charitable planning, lines of credit analysis, insurance analysis, business financial planning, mortgage/debt analysis, and real estate analysis. Generally, such financial planning and consulting services will involve preparing a financial plan or rendering a financial consultation based on your financial goals and objectives. We will summarize our services to you in a written plan, which will typically include general recommendations for a course of action or specific actions to be taken by you. Implementation of the recommendations will be at your discretion.

Ongoing Financial Planning and Consulting Services

Upon completion of the client’s financial plan or consulting engagement, we will revisit all or some of the following areas of analysis: financial goals, tax planning strategies, asset allocation, risk management, retirement planning, and other areas and objectives such as budgeting, education planning, cash flow planning, charitable planning, lines of credit analysis, insurance analysis, business financial planning, mortgage/debt analysis, and real estate analysis throughout the course of a year via scheduled meetings, calls, or follow-up emails to ensure that the initial recommendations in the financial plan or consulting engagement are implemented or to make adjustments to the Client’s financial plan and/or the Client’s objectives.

Retirement Plan Consulting Services:

We provide advisory services to plan sponsors of employer-sponsored retirement plans for which it has been specifically engaged, in addition to supporting affiliated companies through other non-advisory services to retirement plans for corporations and other business entities either as a 3(21) and/or 3(38)

fiduciary. Such advisory services can include selection and/or de-selection and replacement of individual investment options pursuant to agreed investment criteria.

In choosing and monitoring investment options for employer-sponsored retirement plans, we look for reliable fund companies with a consistent track record and steady performance. Once a fund company is identified for possible selection for a particular retirement plan product, we conduct an in-depth review of the company's operations, funds, and personnel before determining if the company's funds are investment options. Quantitative and qualitative factors, such as regional exposure, fund management, and asset size/growth, are also evaluated. The fund companies are monitored on a continuous basis at the firm level. We will assist in the construction of the portfolio by ensuring that all core asset classes are covered to offer full diversification opportunities. However, the final decision of which funds to select is up to the plan sponsor and/or consultant.

TAILORED INVESTMENT ADVISORY SERVICES AND RESTRICTIONS

Freedom Day Wealth offers the same suite of services to all our clients; however, specific recommendations and their implementation are dependent upon the individual client's current financial situation, such as income, net worth, and risk tolerance levels.

On a case-by-case basis, our clients can impose restrictions on investing in certain securities or types of securities in accordance with their values or beliefs. However, if the restrictions prevent us from properly servicing the client's account or if the restrictions would require us to deviate from our standard suite of services, we reserve the right to end the relationship.

We can request additional information and documentation, such as current investments, tax returns, insurance policies, and estate plans. We will discuss your investment objectives, needs, and goals, but you must inform us of any changes. Unless directed by you, we do not independently verify any information provided to us by you or your attorney, accountant, or other professionals.

WRAP FEE PROGRAMS

Freedom Day Wealth does not participate in, recommend, or offer wrap fee programs.

ASSETS UNDER MANAGEMENT

As of December 31, 2025, Freedom Day Wealth has \$5,778,677 assets under management on a discretionary basis.

ITEM 5

Fees and Compensation

ANNUAL FEES FOR ADVISORY SERVICES

Freedom Day Wealth is compensated for providing asset management services by charging a negotiable fee based on the total assets under management. The fees and billing will be pre-determined in writing in the Investment Advisory Agreement executed by you and Freedom Day Wealth.

The fees charged for financial planning services are negotiable and vary depending on the complexity of the process undertaken, the types of issues addressed, the scope of services provided, and the frequency with which the services are rendered. All fees are agreed upon before entering the Financial Planning and Consulting Agreement you sign.

Fees for retirement plan services are negotiated before the signing of the Retirement Plan Advisory and Consulting Agreement. The agreement language includes the negotiated fee, which can be charged as a percentage of the total retirement plan assets.

The below ranges are the standard fee ranges that are typically charged. We can waive the agreed-upon financial planning fees if you engage our asset management services.

Asset Management Fee Schedule	
Up to \$1,999,999	1.00%
\$2,000,000 - \$10,000,000	0.75%
\$10,000,001 +	0.60%

Financial Planning and Consulting Fee Schedule	
Fixed Fee	\$997 - \$1,500
Ongoing Annual Planning Fee	\$997 - \$1,500

Retirement Plan Advisory and Consulting Fee Schedule	
First \$0 - \$1,999,999	1.00%
Next \$2,000,000 - \$10,000,000	0.75%
Next \$10,000,001 +	0.60%

FEE BILLING & PAYMENT

Our asset management fees are annual fees and are negotiable. Asset management fees are paid monthly in arrears. Payments are due on the first day of the calendar month and are based on the account's asset value as of the last business day of the prior month multiplied by the applicable annual rate and divided by twelve (12). The fee for the prior month is billed and payable within ten (10) days after the end of the prior month. We will deduct our asset management fee only when in receipt of your written authorization by executing an investment advisory agreement permitting the fees to be paid directly from your account. We will send a copy of your invoice to the custodian at the same time that we send a copy to you. The qualified custodian will deliver an account statement to you at least quarterly, which will show all disbursements from your account. We urge you to review all statements for accuracy. Your account at the custodian can also be charged for certain additional assets managed for you by us but not held by the custodian (i.e., variable annuities, mutual funds, 401(k)s).

Financial planning and consulting fees are assessed as a one-time project or annual fee payable monthly. For one-time projects, the Client agrees to pay one-half of the total fee upon signing the Financial Planning and Consulting Agreement and the remaining fee upon delivery of the plan. For ongoing financial planning or consulting services, the Client agrees to pay a one-time initial planning fee in addition to an annual fee paid out in monthly arrears. We will not require a fee of \$500 or more to be paid six months or more in

advance. Financial planning and consulting fees are paid via check or by direct invoicing via an electronic payment processor.

Retirement plan consulting fees will be billed on a monthly basis, in arrears, at the end of each calendar month, due within thirty (30) days after the date of invoice, unless otherwise agreed to by the parties. The fee will either be billed directly to the plan sponsor or paid directly from the plan assets if authorized by the plan fiduciary

You are responsible for all third-party fees (i.e., custodian fees, mutual fund fees, transaction fees, etc.). These fees are separate and distinct from the fees and expenses charged by Freedom Day Wealth.

TERMINATION OF AGREEMENT

Either party can terminate the agreement by providing a 30-day advance written notice. Upon termination of any account, any prepaid, unearned fees will be promptly refunded, and any earned, unpaid fees will be due and payable up to and including the effective date of termination.

Notwithstanding the above, if we do not deliver the appropriate disclosure statement to you at least 48 hours prior to you entering into any written or oral advisory contract with us, then you have the right to terminate the contract without penalty within five (5) business days after entering into the contract.

OTHER EXPENSES AND FEES

The fees discussed above include payment solely for the investment advisory services provided by us and are separate from certain fees or charges that are imposed by third parties in connection with investments made on your behalf for your account. Third-party fees can include markdowns, markups, brokerage commissions, other transaction costs, and/or custodial fees.

All fees paid to us for asset management services are separate from the expenses charged by exchange-traded funds and mutual funds to their shareholders. These fees and expenses will be used to pay management fees for the funds, other fund expenses, account administration, and a possible distribution fee. Exchanged traded funds and mutual funds can be invested in directly by you without our services. However, you would not receive our services to assist you in determining which products or services are most suitable for your financial situation and objectives. You should review both the fees we charge and the fees charged by the fund(s) to understand the total fees to be paid fully.

Please refer to Item 12 of this brochure for a more detailed explanation of brokerage practices.

OTHER COMPENSATION

Certain of our associated persons are also licensed insurance agents. In this capacity, the IARs can recommend insurance, advisory, or other products and receive normal insurance commissions if products are purchased through the IAR(s) in this capacity. Thus, a conflict of interest exists between the interests of these individuals and those of the advisory clients; it creates an incentive for the IAR(s) to recommend products based on the compensation received rather than on a client's needs. However, clients are under no obligation to act upon any of these recommendations. Although our recommendations can include products offered by third parties, these recommendations are not limited to such products, as all financial planning advice provided is of a generic nature. Clients have the option to purchase insurance products

recommended by the IAR through other agents not affiliated with our firm. Please refer to Item 10 of this Brochure for a more detailed explanation of how our firm handles and mitigates these conflicts of interest.

ITEM 6

Performance-Based Fees and Side-By-Side Management

We do not charge any performance-based fees, which are fees based on a share of capital gains or capital appreciation of your assets.

ITEM 7

Types of Clients

We provide our investment advisory services to:

- Individuals
- High Net Worth Individuals
- Corporations

We do not have a minimum account size for our asset management services.

ITEM 8

Methods of Analysis, Investment Strategies, and Risk of Loss

METHODS OF ANALYSIS

We use various methods of analysis and investment strategies, including the following:

Fundamental Analysis – We evaluate economic and financial factors to determine if a security can be underpriced, overpriced, or fairly priced. This method entails assessing a security by attempting to determine its intrinsic value by examining related financial, economic, and other qualitative and quantitative factors. Fundamental analysis requires an in-depth look at all factors that can affect the security's value, from macroeconomic factors (like the overall economy and industry conditions) to individually specific factors (like the financial situation and management of companies). The overall objective of performing the fundamental analysis is to determine a value that an investor can use to determine what sort of position to take with that security. This method of security analysis is contrary to technical analysis. Fundamental analysis involves using real data to evaluate a security's value. Although most analysts use fundamental analysis to value stocks, this method of valuation can be used for just about any type of security.

Fundamental analysis does not attempt to anticipate market movements. This presents a potential risk, as the price of a security can move up or down along with the overall market regardless of the economic and financial factors considered in evaluating the stock. Therefore, unforeseen market conditions and/or company developments can result in significant price fluctuations that can lead to investor losses.

Technical Analysis – This method involves the evaluation of securities by performing an analysis of static information that is generated by market activity, such as past prices and volume. Technical analysis does not attempt to measure a security's intrinsic value but instead use charts and other tools to determine the patterns that can suggest future activity. Technical analysts believe that the historical performance of stocks and markets is an indication of future performance.

A substantial risk in relying upon technical analysis is that spotting historical trends may not help to predict such trends in the future. Even if the trend will eventually reoccur, there is no guarantee that we will be able to accurately predict such a reoccurrence.

INVESTMENT STRATEGIES

When formulating investment advice or managing client assets, we will use the following investment strategies. There are inherent risks associated with each of these strategies.

Long-Term Strategy - A long-term strategy cannot take advantage of short-term gains or can experience more volatility over the life of the portfolio.

Your accounts are managed separately with your underlying investment strategies, restrictions, or investment limitations defined within the investment management agreement.

POTENTIAL RISKS

Investing involves different levels of risk that can result in the loss of any profits and/or principal you have not realized. We manage your account in a manner consistent with your pre-determined risk tolerance and suitability profile. However, we cannot guarantee that our efforts will be successful. Investing in securities involves the risk of loss that clients should be prepared to bear.

Investing involves the assumption of risk, including:

Financial Risk: which is the risk that the companies we recommend to you perform poorly, which affects the price of your investment.

Market Risk: which is the risk that the stock market will decline, decreasing the value of the securities we recommend to you with it.

Inflation Risk: which is the risk that the rate of price increases in the economy deteriorates the returns associated with the stock.

Political and Governmental Risk: which is the risk that the value of your investment will be affected by the introduction of new laws or regulations.

Interest Rate Risk: which is the risk that the value of the investments we recommend to you will fall if interest rates rise.

Call Risk: which is the risk that your investment will be called or purchased back from you when conditions are favorable to the bond issuer and unfavorable to you.

Default Risk: which is the risk that issuer is unable to pay the contractual interest or principal on the investment promptly or at all.

Manager Risk: which is the risk that an actively managed mutual fund's investment adviser will fail to execute the fund's stated investment strategy.

Industry Risk: which is the risk that a group of stocks in a single industry will decline in price due to adverse developments in that industry, decreasing the value of mutual funds that are significantly invested in that industry.

Alternative Investments Risk: which is the risk associated with investing in alternative investments that are speculative, not suitable for all clients, and are intended for experienced and sophisticated investors who are willing to bear the high economic risks of the investment. Investing in alternative investments includes the following economic risks:

- loss of all or a substantial portion of the investment due to leveraging, short-selling, or other speculative investment practices
- lack of liquidity in that there is a lack of a secondary market for the investment and none expected to develop;
- the volatility of returns;
- restrictions on transferring interests in the investment;
- potential lack of diversification and resulting in higher risk due to concentration of trading authority when a single adviser is utilized;
- absence of information regarding valuations and pricing;
- delays in tax reporting;
- less regulation and higher fees than mutual funds; and
- risks associated with the operations, personnel, and process of the manager funds investing in alternative investments.

ITEM 9

Disciplinary Information

As of the date of this brochure, we have not been subject to any disciplinary, legal, or regulatory events related to past or present investment clients. There has been no disciplinary, legal, or regulatory events related to us or any of our management persons.

ITEM 10

Other Financial Activities and Affiliations

FINANCIAL INDUSTRY ACTIVITIES

Jeffrey Kikel is the President/Founder of BKA Wealth Consulting, Inc., a Registered Investment Advisory Company. This creates a conflict of interest. We recognize the fiduciary responsibility to place your interests first and have established policies in this regard to avoid any conflicts of interest.

Neither Freedom Day Wealth nor its management persons are registered or has an application pending to register as a broker-dealer or a registered representative of a broker-dealer.

Neither Freedom Day Wealth nor its management persons are registered or has an application pending to register as a futures commission merchant, commodity pool operator, or commodity trading advisor.

AFFILIATIONS

Certain associates of the firm are also insurance agents licensed to sell insurance products. A conflict of interest exists in that these services pay a commission which conflicts with the IAR's fiduciary duties. Freedom Day Wealth does not require its IARs to encourage clients to implement investment advice through our insurance product recommendations. Clients have the right to implement insurance product recommendations through the insurance agency and agent of their choice. We require that all IARs disclose this conflict of interest when such recommendations are made. We also require IARs to disclose that the client has the right to purchase recommended products from individuals not affiliated with us.

Certain associates of the firm are also IARs of an affiliated/unaffiliated registered investment advisory firm and can provide additional investment advisory services that are not available with our firm. As a registered IAR of an affiliated/unaffiliated investment adviser, he or she can earn additional fee-based compensation by providing investment recommendations for the sale of general securities products such as stocks, bonds, mutual funds, exchange-traded funds, real estate investment trusts, pooled investment vehicles, and/or a variable annuity to investment advisory clients.

SELECTION OF OTHER INVESTMENT ADVISERS

We do not recommend or select other investment advisers for our clients.

ITEM 11

Code of Ethics, Participation in Client Transactions, and Personal Trading

CODE OF ETHICS

Freedom Day Wealth has developed a code of ethics that will apply to all of our supervised persons. We and our IARs must act in a fiduciary capacity when providing investment advisory services to you. As a fiduciary, it is an investment adviser's responsibility to provide fair and full disclosure of all material facts and to act solely in the best interest of each of our clients at all times. Freedom Day Wealth has a fiduciary duty to all clients. This fiduciary duty is considered the core underlying principle of our code of ethics, which also covers our insider trading and personal securities transactions policies and procedures. We require all of our supervised persons to conduct business with the highest level of ethical standards and to comply with all federal and state securities laws at all times. Upon employment or affiliation and at least annually thereafter, all supervised persons will acknowledge that they have read, understand, and agree to comply with our Code of Ethics.

Our Code of Ethics is available to clients and prospective clients upon request.

RECOMMENDATIONS INVOLVING A MATERIAL FINANCIAL INTEREST

Neither we nor any related person recommend to clients or buys or sells for clients' accounts securities in which we or a related person has a material financial interest.

PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS

There are instances where an IAR will recommend to investment advisory clients or prospective clients the purchase or sale of securities in which an IAR, its affiliates, or other clients can also have a position or interest. Certain affiliated accounts can trade in the same securities with client accounts on an aggregated basis. Generally, in such circumstances, the affiliated and client accounts will share execution costs equally. Completed trade orders will be allocated according to the instructions from the initial trade order. Partially filled trade orders will be allocated on a pro-rata basis. Any exceptions will be explained in the trade order.

PERSONAL TRADING

Employees are permitted to have personal securities accounts as long as personal investing practices are in line with fiduciary standards and regulatory requirements and do not conflict with their duty to Freedom Day Wealth and our clients. Freedom Day Wealth monitors and controls personal trading

through pre-approval of all personal securities transactions or blackout periods imposed upon employees trading in the same securities as Freedom Day Wealth. We forbid any officer or employee, either personally or on behalf of others, to trade on material, nonpublic information or to communicate such information to others in violation of the law.

ITEM 12 Brokerage Practices

Freedom Day Wealth does 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 or bank. We recommend that our clients use Charles Schwab & Co., Inc. (“Schwab”) and/or Betterment for Advisors (“Betterment”), registered broker-dealers and members of SIPC, as qualified custodians.

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 instruct them. While we recommend that you use Schwab as a 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 can assist you in doing so. Not all advisors require their clients to use a particular broker-dealer or other custodian selected by the advisor. 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”).

When we recommend Schwab, a custodian/ broker to hold your assets and execute transactions. 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 (see “Products and services available to us from Schwab”)

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, 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. For some accounts, Schwab charges you a percentage of the dollar amount of assets in the account in lieu of commissions. In addition to asset-based 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 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 the “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 can pay lower transaction costs.

RESEARCH AND OTHER BENEFITS

Products & Services Available to Us from Schwab

Schwab Advisor Services (formerly called Schwab Institutional) is Schwab’s business serving independent investment advisory firms like ours. They provide us and our clients with access to its institutional brokerage – trading, custody, reporting, and related services – many of which are not typically available to Schwab retail customers. 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 and at no charge to us as long as we maintain a total of at least \$10 million of our clients’ assets in accounts at Schwab.

Services that Benefit Client

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 clients or their account(s).

Services that May Not Directly Benefit Clients

Schwab also makes available to us other products and services that benefit us but cannot directly benefit the client or their account(s). These products and services assist us in managing and administering our clients’ accounts. They include investment research, both Schwab’s own and that of third parties. We can use this research to service all or some 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:

- provides access to client account data (such as duplicate trade confirmations and account statements);
- facilitates trade execution and allocates aggregated trade orders for multiple client accounts;
- provides pricing and other market data;
- facilitates payment of our fees from our clients' accounts; and
- assists with back-office functions, recordkeeping, and client reporting.

Schwab also offers other services intended to help us manage and further develop our business enterprise. These services include:

- educational conferences and events
- technology, compliance, legal, and business consulting;
- publications and conferences on practice management and business succession; and
- access to employee benefits providers, human capital consultants, and insurance providers.

Schwab can provide some of these services itself. In other cases, it will arrange for third-party vendors to provide the services to us. Schwab can also discount or waive its fees for some of these services or pay all or a part of a third party's fees.

Irrespective of direct or indirect benefits to our client through Schwab, we strive to enhance the client's experience, help reach their goals and put their interests before that of our firm or its associated persons.

BROKERAGE FOR CLIENT REFERRALS

We do not receive client referrals from broker-dealers.

DIRECTED BROKERAGE

We do not recommend, request, require, or permit clients to direct us to execute transactions through a specific broker-dealer other than those we recommend.

TRADE AGGREGATION

We attempt to allocate trade executions in the most equitable manner possible, taking into consideration current asset allocation and availability of funds using price averaging, proration, and consistently non-arbitrary methods of allocation. We can aggregate orders in order to obtain best execution, to negotiate more favorable commission rates, or to allocate equitably among our clients' differences in prices and commission or other transaction costs. In aggregated orders, transactions will be price-averaged and allocated among our clients in proportion to the purchase and sale orders placed for each client account on any given day.

Review of Accounts

PERIODIC REVIEWS

We review asset management, and retirement plan accounts no less than quarterly. These accounts will be reviewed by Jeff Kikel, CCO. Accounts are reviewed to evaluate asset allocation, investment strategy and objectives, cash balance, and performance, as well as the general economic outlook and current investment trends.

Financial plans created utilizing our ongoing financial planning services will be reviewed monthly or quarterly by Jeff Kikel, CCO. Project-based financial planning clients are provided a one-time plan or consulting session and receive no additional reviews unless a new financial planning and consulting agreement is executed.

REVIEW TRIGGERS

We conduct periodic reviews to evaluate the current market, economic and political events and how these can affect client accounts. Additional reviews can be triggered by these events or by events in the client's financial or personal status.

REGULAR REPORTS

Asset management clients will receive advisory account reports no less than quarterly. These reports show asset value by cash balances, security, unit cost, total cost, current per-share values, etc. Clients are urged to review the quarterly reports provided by us with those provided by their custodians and notify us of any differences. Clients are encouraged to phone or e-mail us as often as they deem necessary to receive information regarding the investment tactics and strategies being followed.

Financial plans created utilizing our ongoing financial planning services will receive status updates and/or reports during plan reviews. We can make adjustments to the Client's financial plan and/or the Client's objectives.

Project-based financial planning and consulting clients are provided a one-time written financial plan concerning their financial situation. After the presentation of the plan, there are no further reports.

Retirement plan clients can create and/or review the plan's Investment Policy Statement ("IPS"). The plan client can also receive quarterly written reports evaluating the performance of the plan's investments as well as comparing the performance thereof to benchmarks set forth in the IPS or as otherwise determined in our judgment. The information used to generate the reports will be derived from statements provided by the plan fiduciary or third party. This review will include a quantitative and qualitative analysis of investment selections included within the plan and provide third-party commentary on investment options whenever available.

Client Referrals and Other Compensation

We receive an economic benefit from Schwab in the form of the support products and services it makes available to us and other independent investment advisors whose clients maintain their accounts at Schwab. In addition, Schwab has also agreed to pay for certain products and services for which we would otherwise have to pay once the value of our clients' assets in accounts at Schwab reaches a certain size.

[In some cases, a recipient of such payments is an affiliate of ours or another party which has some pecuniary, financial, or other interests in us (or in which we have such an interest). You do not pay more for assets maintained at Schwab as a result of these arrangements. However, we benefit from the arrangement because the cost of these services would otherwise be borne directly by us. You should consider these conflicts of interest when selecting a custodian. The products and services provided by Schwab, how they benefit us, and the related conflicts of interest are described above (see Item 12 – Brokerage Practices).

We do not pay a referral fee to third-party solicitors.

ITEM 15

Custody

Under government regulations, we are deemed to have custody of your assets if, for example, you authorize us to instruct Schwab and/or Betterment to deduct our advisory fees directly from your account [or if you grant us authority to move your money to another person's account. Schwab maintains actual custody of your assets. You will receive account statements directly from Schwab at least quarterly. They will be sent to the email or postal mailing address you provided to Schwab. You should carefully review those statements promptly when you receive them. We also urge you to compare Schwab's account statements with the periodic account statements and/or portfolio reports you will receive from us.

ITEM 16

Investment Discretion

DISCRETIONARY AUTHORITY FOR TRADING

If you are participating in our asset management services, upon receiving your written authorization via our executed investment advisory agreement, we will maintain trading authorization over your designated account and can also implement trades on a discretionary basis.

When discretionary authority is granted, we will have the limited authority to determine the type of securities to be purchased, sold, or exchanged and a number of securities that can be bought, sold, or exchanged for your portfolio without obtaining your consent for each transaction.

Once the above factors are agreed upon, we will be responsible for making decisions regarding the timing of buying or selling an investment and the price at which the investment is bought or sold. If your accounts are managed on a non-discretionary basis, it is critical that you respond promptly. If we do not receive a response to our request immediately, the timing of trade implementation can lead to an adverse impact where we cannot achieve the optimal trading price.

On a case-by-case basis, you can place reasonable restrictions on the types of investments that can be purchased or sold in your account so long as the restrictions are explicitly set forth or included as an attachment to the investment advisory agreement.

ITEM 17

Voting Client Securities

We do not have the authority to vote proxies as it pertains to the issuers of securities held in your account. The responsibility for voting your securities places increased liability to us and does not add enough value to the services provided to you to justify the additional compliance and regulatory costs associated with voting your securities.

Therefore, you are responsible for voting all proxies for securities held in accounts managed by us. Typically, our qualified custodian will forward you your proxy information. Although we do not vote your proxies, you can contact us if you have a question about a particular proxy.

ITEM 18

Financial Information

We will not require a fee of \$500 or more to be paid six months or more in advance. We are not required to include a balance sheet for our most recent fiscal year. We are not subject to a financial condition that is reasonably likely to impair our ability to meet contractual commitments to our clients.

We are currently not in, nor have we been historically, in a financially precarious situation or the subject of a bankruptcy petition.

ITEM 19

Requirements for State-Registered Advisers

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE OF PRINCIPAL OFFICERS

Jeff Kikel is the sole owner and principal of Freedom Day Wealth. For information regarding 's educational background and business experience, please see the brochure supplement supplied as Part 2B.

OTHER BUSINESS ACTIVITIES OF PRINCIPAL OFFICER

Please see the brochure supplement supplied as Part 2B.

PERFORMANCE-BASED FEES

Freedom Day Wealth's IARs do not currently charge any performance-based fees (fees based on a share of capital gains or capital appreciation of the assets of a client).

DISCIPLINARY INFORMATION

Freedom Day Wealth's IARs are not subject to any arbitration claim or are found liable in a civil, self-regulatory, or administrative proceeding.

MATERIAL RELATIONSHIPS WITH ISSUERS OF SECURITIES

Neither Freedom Day Wealth nor its IARs has any relationship or arrangement with issuers of securities.

BUSINESS CONTINUITY PLAN

Freedom Day Wealth maintains a written Business Continuity Plan that identifies procedures related to an emergency or significant business disruptions, including the death of the owner of the registered investment adviser or any of its investment adviser representatives.



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Form ADV Part 2B
Firm Brochure
Supplement
March 10, 2026

This Brochure Supplement provides information for Jeff Kikel that supplements the Freedom Day Wealth Management LLC brochure. You should have received a copy of that brochure. Please contact us at 512-785-9238 or Jeff@freedomdaywealth.com if you did not receive Freedom Day Wealth's Brochure or if you have any questions about the contents of this supplement.

Additional information about Jeff Kikel is also available on the SEC's website at www.adviserinfo.sec.gov.

ITEM 2

Educational Background and Business Experience

Jeff Kikel, born in 1967, graduated from Texas Tech University with a Bachelor of Arts in University Studies with an emphasis on Personal Financial Planning. Jeff Kikel's employment information is listed below.

Managing Member and CCO Freedom Day Wealth Management LLC	10/2022 – Present
President/Founder BKA Wealth Consulting, Inc.	03/2017 – Present
American United Life Agent	01/2016 - Present
President/Founder CPTX Wealth Strategies	03/2016 - 03/2017
VP Senior Wealth Manager, South Texas Money Management LLC	01/2015 - 03/2016
Financial Advisor Edward Jones and Co.	03/2013 - 12/2014
Participant Branch Manager Charles Schwab and Company, Inc.	01/2011 - 03/2013
Various Fidelity Investments	08/1995-01/2011

PROFESSIONAL DESIGNATIONS

ChFC® - Chartered Financial Consultant®

Chartered Financial Consultant® is a professional designation offered and issued by the American College. To attain the right to use ChFC®, an individual must satisfactorily fulfill the following:

- Bachelor's degree or its equivalent, in any discipline, from an accredited university, this qualifies as one year of business experience;
- Three years of full-time business experience is required; this three-year period must be within the five years preceding the date of the award (part-time qualifying business experience is also credited toward the three-year requirement with 2,000 hours representing the equivalent of one year of full-time experience);
- Must fulfill the ChFC® seven-course curriculum, as well as two additional elective courses; and
- Pass the exams for all required and elective courses; and
- Pass a background check and candidate fitness standards test. You must reveal any criminal history, pending litigation, or ethical violations.

ASBC® - Accredited Small Business Consultant®

The Association of Accredited Small Business Consultants® (AASBC®) is the only global association specializing in training and certification of small business consultants. Our proprietary educational materials and practice aides are specifically designed to develop proficiency in this area of consulting. An Accredited Small Business Consultant® (ASBC®) has the knowledge and credibility to assist clients in improving operational efficiency leading to increased profitability and business value. To attain the right to use ASBC® *designation*, an individual must satisfactorily take and pass a timed 125-question multiple choice exam taken on your own computer.

Currently, the AASBC does not require continuing education in order to maintain the ASBC certification.

NQPA - Nonqualified Plan Advisor

The Nonqualified Plan Advisor (NQPA) is currently offered and recognized by the National Association of Plan Advisors (NAPA). To attain the right to use NQPA designation, an individual must satisfactorily fulfill the following:

- Must be an advisor;
- Must complete 20 hours of interactive online education;
- Must take and pass a closed, proctored exam and;
- Must complete 10 hours annually of continuing education

CRPC® - Chartered Retirement Planning Counselor

A Chartered Retirement Planning Counselor (CRPC®) is someone with a professional financial planning designation awarded by the College for Financial Planning. To attain the right to use CRPC® designation, an individual must satisfactorily fulfill the following:

- Complete a study program within 120 days of receiving program access;
- Passing a final multiple-choice online closed book final examination;
- Must complete 16 hours of continuing education and pay a small fee to continue using the designation.

CPFA® - Certified Plan Fiduciary Advisor

A Certified Plan Fiduciary Advisor (CPFA®) is a financial professional that demonstrates expertise and experience working with retirement plans. The CPFA® designation offered and issued by the National Association of Plan Advisors. During the CPFA® program, candidates spend around two months learning about [fiduciary services](#) for retirement plans.

To attain the right to use CPFA® designation, an individual must satisfactorily fulfill the following:

- Must pass the CPFA® proctored close book examination; and
- Must earn 10 credits every year.

ITEM 3**Disciplinary Information**

Jeff Kikel has not been and/or is presently not involved in any disciplinary, legal, or regulatory events that would be material to a client's evaluation of him or of Freedom Day Wealth.

ITEM 4**Other Business Activities**

Jeff Kikel is an insurance agent licensed to sell insurance products. This accounts for 10% of his time. A conflict of interest exists because these services pay a commission, which conflicts with the IAR's fiduciary duties. Freedom Day Wealth does not require its IARs to encourage clients to implement investment advice through our insurance product recommendations. Clients have the right to implement insurance product recommendations through the insurance agency and agent of their choice. We require that all IARs disclose this conflict of interest when such recommendations are made. We also require IARs to disclose that the client has the right to purchase recommended products from individuals not affiliated with us.

Jeff Kikel is the owner of T-Werx LLC. T-Werx offers co-working and shared office services. This accounts for 10% of his time. A conflict of interest exists because Jeff Kikel receives compensation as the owner of T-Werx, which conflicts with the IAR's fiduciary duties. Freedom Day Wealth does not require its IARs to encourage clients to utilize T-Werx's co-working and shared office services. Clients have the right to use co-working and shared office services of their choice. We require that all IARs disclose this conflict of interest when such recommendations are made. We also require IARs to disclose that the client has the right to utilize similar services from companies not affiliated with us.

Jeff Kikel is the owner of CPTX Media. CPTX Media is a media and publishing company. This accounts for 10% of his time. A conflict of interest exists because Jeff Kikel receives compensation as the owner of CPTX Media, which conflicts with the IAR's fiduciary duties. Freedom Day Wealth does not require its IARs to encourage clients to utilize CPTX Media's services. Clients have the right to use media and publishing services their choice. We require that all IARs disclose this conflict of interest when such recommendations are made. We also require IARs to disclose that the client has the right to utilize similar services from companies not affiliated with us.

ITEM 5**Additional Compensation**

Jeff Kikel does not receive any additional compensation.

ITEM 6**Supervision**

Jeff Kikel, Managing Member and Chief Compliance Officer of Freedom Day Wealth, is responsible for supervising the investment advisory activities of the investment adviser representatives. Jeff Kikel monitors and reviews all forms of written communications that the investment adviser representatives provide to clients can be contacted via telephone at 512-785-9238 and via email at Jeff@freedomdaywealth.com.

ITEM 7**Requirements for State-Registered Advisers**

A. Jeff Kikel has not been involved in an award or found liable in any arbitration claim or in any civil, self-regulatory organization, or administrative proceedings.

B. Jeff Kikel has not been the subject of a bankruptcy petition.