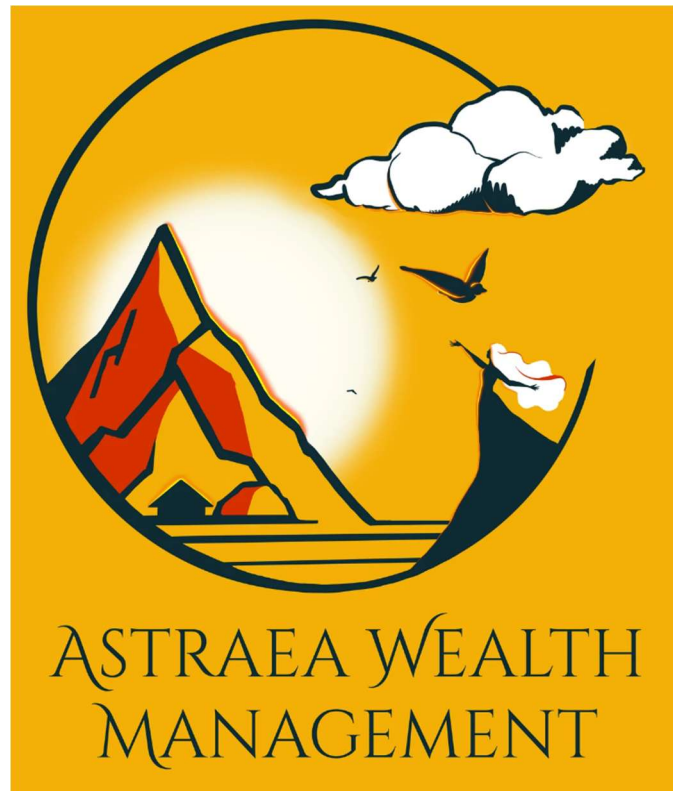




Astraea Wealth Management, LLC
Form ADV Part 2A – Disclosure Brochure

696 Sun Stone Dr SW
Byron Center, MI 49315

231-330-5001

<https://www.astraeawealth.com/>

October 15, 2026

Item 1 – Cover Page

This Disclosure Brochure provides information about the qualifications and business practices of Astraea Wealth Management, LLC. If you have any questions about the contents of this Disclosure Brochure, please contact us at 616-450-7573 or visit <https://www.astraeawealth.com/>. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission ("SEC") or by any state securities authority.

Astraea Wealth Management, LLC is a registered investment adviser. Registration as an investment adviser does not imply any level of skill or training.

Additional information about Astraea Wealth Management, LLC is also available on the SEC's website at www.adviserinfo.sec.gov by conducting a firm search using our CRD number 342778.

Item 2 – Material Changes

We will initially provide you with a copy of our Brochure when we enter into an advisory agreement with you. On an annual basis, we will provide you with a Summary of Material Changes within 120 days of our fiscal year end. In the alternative, we could choose to provide you with a complete copy of our Brochure. We will also promptly update and deliver this Brochure when material changes occur. Material changes are summarized in this section.

Since our initial Disclosure Brochure, we have made the following material changes:

- Items 4, 5, 8, and 10 have been updated to remove references to Outside Managers, as we do not intend to utilize Outside Managers at this time.

Note that we could have made other changes that are editorial in nature, to correct grammatical or typographical errors, to provide additional information or clarifications, or to correct formatting issues. We do not consider these changes to be material.

You can obtain a current copy of our Disclosure Brochure at any time by contacting us at 616-450-7573 or from our website at <https://www.astraeawealth.com/>. You can also obtain a copy of our current Brochure from the SEC's website as described in [Item 1](#) above.

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Item 4 – Advisory Business

Firm Overview

Astraea Wealth Management, LLC is a limited liability company formed under the laws of the State of Michigan in March 2024. The firm became registered as an investment adviser in the state of Michigan in September 2026 and the Commonwealth of Virginia in October 2026. Our principal owner is Laura Corbiani. Information regarding her formal education and business background can be found in the accompanying [Form ADV Part 2B – Brochure Supplement](#).

Services

We tailor our advisory services to the individual needs of our clients. Our core service offering is Wealth Management, which integrates ongoing financial planning with discretionary portfolio management ("Portfolio Management"), ongoing non-discretionary investment consulting ("Investment Consulting"), or a combination of both, depending on the client's needs. Portfolio Management and Investment Consulting are offered only as components of our Wealth Management Services and are not available as stand-alone services. We generally recommend this integrated approach because it allows us to provide a more coordinated and comprehensive approach to managing your financial affairs. However, when appropriate for a client's circumstances, we also offer Financial Planning on an ongoing or project basis. Each of these is described in more detail below. Before receiving any advisory services, you will need to sign a written agreement that details the exact terms of service. We do not provide advisory services without an advisory agreement. All advisory services are provided to you by a qualified individual who is registered as an Investment Adviser Representative of our firm.

Wealth Management Services

Our Wealth Management services include ongoing financial planning with discretionary Portfolio Management, non-discretionary Investment Consulting, or a combination of both, depending on the client's needs. Financial planning services may address areas such as retirement planning, cash flow and budgeting, tax planning, insurance analysis, estate planning considerations, education funding, and other financial matters relevant to your circumstances. Portfolio Management and investment Consulting services typically include portfolio construction, asset allocation, investment selection, ongoing monitoring, and periodic rebalancing.

Financial Planning

We begin by preparing an initial assessment of your present financial situation by collecting relevant information such as net worth and cash flow, tax returns, insurance policies, investment portfolios, employee retirement plans and benefit statements. We may also utilize financial planning software to assist in gathering, organizing, analyzing, and monitoring your financial information. We then help you identify your specific, measurable personal financial goals and objectives, as well as your time horizon for achieving those goals and objectives.

The financial planning process will help identify any obstacles to achieving your financial goals and objectives so that we can work together to resolve any issues. We will provide a financial plan – in writing or electronically – that includes recommendations and solutions to any financial related problems. For Wealth Management clients, we use this financial plan as the basis for determining the investment strategy to be used for your investment portfolio for which we will either provide discretionary Portfolio Management or non-discretionary Investment Consulting services.

Once the financial plan is finalized and agreed upon, we will assist you with implementing the recommendations and solutions to help you reach your goals and objectives. Depending on your engagement with us, implementation may occur through our discretionary Portfolio Management services or our non-discretionary Investment Consulting services. Under our Investment Consulting services, we assist clients with implementing investment recommendations; however, clients retain ultimate decision-making authority over all investment transactions. We will monitor your progress on an ongoing basis, and make adjustments as necessary as your financial circumstances change.

We base our financial plans on the information you provide to us. Inaccurate or incomplete information could result in an inaccurate or incomplete financial plan. To create a financial plan, we must make certain assumptions with respect to interest and inflation rates, past trends, and future projections of the performance of the market and economy. Past performance is no indication of future performance, and we cannot offer any guarantees or promises that your goals and objectives will be met. Changes to your personal financial circumstances, goals, or objectives could cause your financial plan to become

inaccurate and out of date. We recommend you notify us promptly of any changes so your plan can be updated.

You have the option to implement any of the financial planning recommendations we make, and you are not obligated to implement any of our recommendations. If you decide to proceed with our investment recommendations, you may do so either through our Portfolio Management or Investment Consulting services, or by using the advisory or brokerage firm of your choice without assistance from us. We do not have any control over the timing or accuracy of any transactions that you implement outside of our Portfolio Management services.

Portfolio Management

We will work with you to determine your goals and investment objectives, and decide how much risk you should take in your investments. The information we gather will help us implement an asset allocation strategy that is designed to meet your investment objectives. Once the investment strategy is determined, we will manage your investment portfolio on a discretionary basis, which means that we have the authority to make investment decisions and place buy or sell orders in your account without your prior approval. However, our management of your account will be consistent with your investment objectives. Our investment advice is tailored to meet your individual needs. You are reminded to promptly notify us of any material changes in your financial situation and/or investment objectives.

We typically employ mutual funds or exchange-traded funds (ETFs) in the investment portfolios we manage, but we may include other types of securities – including equity securities, corporate debt securities, municipal bonds, and U.S. government securities – when appropriate for your financial circumstances. We will monitor your portfolio on an ongoing basis, and rebalance your portfolio as needed due to changes in market conditions, your financial circumstances, or both.

We will provide our Portfolio Management services on a discretionary basis. This means we are not required to give you advance notice or seek your consent for any changes to your portfolio. Although you retain ownership and control over your investment account, we ask that you refrain from conducting transactions in the account without first notifying us. Please coordinate with us on any anticipated deposits or withdrawals so we can ensure your investment strategy is maintained.

We may utilize third-party investment research, model portfolio, and trading platforms (“Third-Party Investment Providers”) to assist in Portfolio Management services. These providers may furnish model portfolios, investment research, trading tools, portfolio analytics, or other resources that we consider when managing client accounts. While we may review and utilize information obtained from these providers, we retain responsibility for investment recommendations and portfolio management decisions made on behalf of our clients.

Our review process and analysis of Third-Party Investment Providers are discussed further in [Item 8](#) below.

Investment Consulting

We provide ongoing Investment Consulting on a non-discretionary basis. This arrangement is generally appropriate for clients with employer-sponsored retirement plans, held-away assets, or other investment accounts that are not managed on a discretionary basis by us. Under these engagements, we provide ongoing investment advice, asset allocation recommendations, investment selection guidance, portfolio monitoring, and periodic recommendations. We also assist clients in implementing our recommendations; however, client retains ultimate decision-making authority over all investment transactions, and no transactions will be executed without the client’s authorization or direction.

Financial Planning Services

When appropriate for your circumstances, Financial Planning (as described above under Wealth Management above) is also available separately on a one-time project basis. For project-based financial plans, we do not provide any implementation assistance, ongoing monitoring or updates. Services are completed within six months of engagement.

Types of Investments

We generally employ long-term buy-and-hold passive investment strategies, and we do not engage in market timing. We typically recommend mutual funds, exchange-traded funds, stocks, and bonds for our clients’ investment portfolios, but could also recommend other types of investments when appropriate based on a client’s circumstances. See [Item 8](#) below for additional information on our portfolio management practices.

You can request reasonable restrictions on investing in certain securities, types of securities, or industry sectors. We will make a reasonable attempt to honor any

restrictions you request, but in the case of pooled investment vehicles, such as mutual funds or exchange-traded funds where underlying holdings change frequently, we cannot guarantee restrictions will always be enforced. In addition, such restrictions could cause us to deviate from the investment decisions we would otherwise make in managing your account. In some cases, we could be unable to accommodate restrictions if they do not allow us to manage your portfolio in a prudent manner.

Client Tailored Services

We tailor our advisory services to your individual needs. We will conduct an initial interview and data gathering process to determine your financial situation and investment objectives. We provide our advisory services consistent with your objectives and with our fiduciary duty to you.

We will contact or attempt to contact you annually to confirm if there have been any changes in your financial situation or investment objectives or determine if you wish to impose or modify account restrictions. Because our advisory services are based on your specific financial circumstances, you are urged to promptly notify us any time you experience changes to your circumstances, so we can determine if any changes to your investment strategy or our recommendations are necessary.

Wrap Fee Program

We do not participate in a wrap fee program.

Assets Under Management

As this is our initial Disclosure Brochure, as of the date of this Brochure, we have \$0 assets managed on a discretionary basis and \$0 assets managed on a non-discretionary basis. This section will be updated on at least an annual basis to reflect our assets under management as of December 31 of each year, or more frequently if material changes occur with regard to the assets we manage.

Item 5 – Fees and Compensation

Please note, unless you have received our Disclosure Brochure at least 48 hours prior to signing an advisory agreement, you can terminate the agreement within five business days of signing the agreement without incurring any penalties and advisory fees.

How we are paid depends on the type of advisory service we provide. Please review the fee and compensation information below. Fees could be negotiable based on factors such as the complexity of your financial situation or

total assets. Complexity considers various factors of the client's financial circumstances, such as income, assets, liabilities, marital and family status, employment status, and number of financial areas that need to be addressed. The fees described in this Disclosure Brochure are our standard fees, but legacy clients may have different fee schedules. In addition, we reserve the right to offer fee waivers or discounts at our sole discretion. Therefore, some clients could pay different fees than the fee schedule shown below. Your exact fee and other terms will be outlined in your advisory agreement.

Wealth Management Services Fees

Wealth Management Fee

Typically, the annual advisory fee is either an asset-based fee or a fixed annual fee, depending on the services provided. Fees are paid quarterly in advance. However, our fees are negotiable, and we reserve the right to offer other fee arrangements, including a combination of fixed fee and asset-based fee, at our discretion. Your specific fee and other terms are outlined in your advisory agreement.

Fixed Annual Wealth Management Fee

For certain clients receiving Investment Consulting services, including those who maintain investment assets outside of accounts we have discretion over, we charge a fixed annual fee. The initial fixed annual fee is determined at the beginning of the advisory relationship based on the client's investable assets at the inception of the engagement. As a reference point, we may calculate what the annual fee would have been under our standard asset-based wealth management fee and use that amount to establish the fixed annual fee. Once established, the fee is a fixed advisory fee and is not calculated as a percentage of assets under management or adjusted based on fluctuations in account values. We generally review the fee arrangement every two years to determine whether a fee adjustment is appropriate. Any adjustment to the fee will be made only upon the mutual written agreement of the client and us.

Asset-Based Wealth Management Fee

For clients receiving discretionary Portfolio Management services, the annual advisory fee is typically calculated as a percentage of assets under management according to the fee schedule below.

Assets Under Management	Annual Fee
\$0 - \$750,000	1.25%
\$750,000.01 - \$2,000,000	1.00%
\$2,000,000.01 - \$5,000,000	0.75%
\$5,000,000.01 +	0.50%

This is a blended tier fee schedule, which means that different fees are applied to the different levels of assets under management. For example, for \$2,500,000 in assets under management, the first \$750,000 would be charged 1.25%, the next \$1,250,000 would be charged 1.00%, and the next \$500,000 would be charged 0.75%. This results in the following calculation: $\$9,375 + \$12,500 + \$3,750 = \$25,625$.

We aggregate your related accounts into a "household" for purposes of calculating the total assets under management to meet the breakpoints shown in the schedule above. Generally, a household would include your accounts, accounts of your spouse or partner and minor children residing at your residence, and the accounts of any trust whose beneficiaries are any of the above-described persons. However, we may include or exclude accounts at our discretion.

Fees are calculated on the fair market value of your investment portfolio as of the first day of the calendar quarter. Your portfolio will typically hold investment options that are regularly traded on an open exchange with an observable market value, which is used to calculate the advisory fee. The custodian provides the valuation of these securities. In the rare event your portfolio includes a holding which does not have an observable market value, we will use accepted industry methods for determining a fair market value for such a holding. If you dispute our fair market valuation analysis, you can provide us with additional information to substantiate a different fair market value.

The advisory fee is calculated on all assets held in your account, including cash and cash equivalents. We will not include any unmanaged cash assets in our fee calculations. If you wish to hold assets not under our management, such assets should be held in a separate unmanaged account.

When a Third-Party Investment Provider is used to assist in portfolio management services, the Third-Party Investment Provider fees ("Third-Party Fees") are typically included in our Wealth Management fee. If the Third-Party Investment Provider charges an additional fee, the additional fee will be discussed with you before the strategy is deployed. Our Wealth Management Fee and

Third-Party Fees will not exceed 2.00% of assets under management.

Billing and Payment of Fees

Your fee will either be deducted from your brokerage account and paid directly to us by the qualified custodian that holds your account, paid by debit or credit card through a third-party payment processor, or paid by check or direct deposit (ACH). If deducted from your brokerage account, you will authorize the custodian to deduct fees from your account and pay them to us. We are responsible for calculating the fee and delivering instructions to the custodian. At the same time, we will send you an invoice reflecting the methodology used to calculate the fee, the amount of assets under management on which the fee is calculated, if applicable, and the time period covered by the fee. We encourage you to review these invoices and compare them to the account statements you receive from the custodian to verify that appropriate fees are being deducted from your account. The custodian does not verify the accuracy of the advisory fees deducted. If you have any questions or concerns about your invoice, you are urged to contact us immediately.

Fees for partial billing periods are prorated based on the number of days services are provided during the billing period. For Asset-Based Wealth Management Fees, the prorated fee for the initial partial billing period is based on the value of the account when services commence. For Fixed Annual Wealth Management Fees, the prorated fee is based on the annual advisory fee. The prorated fee for the initial partial billing period will be billed on our next quarterly billing date and will cover the period beginning on the date Wealth Management Services commence through the end of that billing quarter.

You can terminate our Wealth Management Services by providing written notice to us at least 30 days prior to your intended termination date. Your final fee will be prorated based on the number of days services are provided during the final billing period. For Asset-Based Wealth Management Fees, the final fee will be based on the value of the assets under management as of the termination date. For Fixed Annual Wealth Management Fees, the final fee will be based on the annual advisory fee. Unearned fees paid in advance will be refunded upon termination.

Financial Planning Services Fees

When financial planning services are provided on a one-time project basis, we charge a fixed fee and/or an hourly fee. Fees are negotiable and vary based on the complexity of your financial situation and scope of the project.

For fixed fee engagements, we generally use the value of the assets for which we are providing advisory services as a starting point in determining the fee. We apply our asset-based fee schedule to those assets and typically prorate the resulting annual fee to reflect an anticipated six-month project engagement. The typical fee range is between \$3,000 and \$20,000 but could be higher or lower. Your fee will be discussed with you prior to entering into the advisory agreement, and your specific fee and terms will be described in the advisory agreement.

For hourly fee engagements, we typically charge an hourly rate of \$300. We will provide you with an estimate of the number of hours required to complete your financial planning project and will provide you with an invoice which is due upon receipt. Payment is required before we will begin our services. Upon completion of the requested services, we will provide an updated invoice that includes the number of hours actually spent on performing the services, and the total amount due. If the updated invoice is less than the initial payment, we will promptly refund the overpayment. If the updated invoice is more than the initial payment, the additional amount is due upon receipt of the invoice.

Typically, project-based Financial Planning Services will automatically terminate upon delivery of the final financial plan. Either party can terminate an advisory agreement earlier upon 30 days written notice to the other party. In the event you decide to terminate the agreement early, you will be responsible for payment of our services provided prior to termination, based on the number of hours of service performed prior to termination at the hourly rate of \$300. After deducting fees for hours worked, the balance of the unearned, prepaid fees will be refunded to you promptly via the original payment method. Any earned, unpaid fees will be due promptly. We will provide you with any completed deliverables. However, please note that if the agreement is terminated prior to completion, the scope and/or soundness of any analysis or other work product made prior to completion could be limited, inaccurate, or incomplete due to the early termination.

Fees for project-based Financial Planning Services can be paid by check or with direct deposit (ACH) through a third-

party payment processor's secure portal through which the client can securely input banking information.

Other Types of Fees and Expenses

Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses. You could incur certain charges imposed by custodians, brokers, and other third-parties, such as custodial fees, deferred sales charges, transfer taxes, wire and electronic fund transfer fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange-traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees, and commissions are exclusive of and in addition to our fee, and we do not receive any portion of these commissions, fees, and costs. Please refer to [Item 12](#), Brokerage Practices, for additional information regarding our brokerage practices and the factors we consider in recommending custodians and broker-dealers.

We do not accept compensation for the sale of securities or other investment products, including asset-based sales charges or service fees from the sale of mutual funds.

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

We do not charge performance-based fees, which are fees based on a share of capital gains in your account. In addition, we do not perform side-by-side management, which refers to the practice of simultaneously managing accounts that pay performance-based fees (such as a hedge fund) and those that do not.

Item 7 – Types of Clients

We generally provide our Wealth Management and Financial Planning Services to individuals (including high net worth individuals), families, and small businesses. Before receiving any advisory services, you will be required to enter into a written agreement describing our services and fees.

We do not require a minimum amount of investable assets to receive our services.

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

Methods of Analysis

We use the principles of Modern Portfolio Theory, along with portfolio and fund analysis, benchmark comparisons, and asset allocation analysis to evaluate investments and construct client portfolios.

Modern Portfolio Theory

Modern Portfolio Theory is a theory of investing that attempts to maximize a portfolio's expected return for a given amount of portfolio risk or equivalently minimize risk for a given level of expected return, each by carefully choosing the proportions of various assets. Modern Portfolio Theory assumes that investors are risk-averse, meaning that investors will prefer the less risky option given two portfolios that offer the same expected return. Thus, an investor will take on increased risk only if compensated by higher expected returns. Conversely, an investor who wants higher expected returns must accept more risk. The exact trade-off will be the same for all investors, but different investors will evaluate the trade-off differently based on individual risk aversion characteristics. The implication is that a rational investor will not invest in a portfolio if a second portfolio exists with a more favorable risk-expected return profile (that is, if, for that level of risk, an alternative portfolio exists which has better-expected returns).

Risks: Modern Portfolio Theory relies on assumptions regarding expected returns, volatility, correlations among asset classes, and investor behavior. These assumptions are generally based in part on historical information and may not accurately predict future market conditions. Correlations among asset classes can change over time and may increase significantly during periods of market stress, reducing the diversification benefits anticipated by the strategy. As a result, a portfolio constructed using Modern Portfolio Theory may experience greater losses or lower returns than anticipated.

Portfolio and Fund Analysis

Portfolio and fund analysis involves evaluating investment funds and portfolios using quantitative and qualitative measures designed to assess risk, return, cost, diversification, and overall portfolio construction. Our analysis may include comparisons to appropriate market benchmarks, review of asset allocation exposures,

expense ratios, risk-adjusted return measures, historical performance, and other portfolio characteristics. We may also evaluate metrics such as Sharpe ratios, upside and downside capture ratios, tracking error, and exposure to various market segments, including domestic and international equities, emerging markets, developed markets, and large-, mid-, and small-cap securities.

Risks: Portfolio and fund analysis relies substantially on historical performance, portfolio holdings, market data, benchmarks, and information provided by fund companies and other third parties. Historical relationships and performance may not continue in the future, and information used in the analysis may be incomplete, delayed, or subsequently revised. Quantitative measures such as Sharpe ratios, capture ratios, tracking error, and historical volatility are backward-looking and may not accurately reflect future risk or performance. In addition, the holdings, investment strategy, or management of an investment fund may change after our analysis is performed. This analysis is generally conducted at the portfolio, asset class, and investment fund level rather than through the analysis of individual securities held within a fund.

Market and Economic Analysis

Market and economic analysis involves evaluating broad economic, market, and financial conditions that may affect portfolio allocations and investment performance. Factors considered may include interest rate environments, inflation trends, economic growth, market valuations, monetary and fiscal policy, and other macroeconomic conditions. We may use this information when evaluating asset class exposures, rebalancing opportunities, and portfolio positioning.

Risks: Market and economic analysis involves judgments regarding economic conditions and their potential effect on financial markets. Economic data is subject to revision, and markets may react differently than anticipated to changes in interest rates, inflation, monetary or fiscal policy, geopolitical events, or other economic developments. Our interpretation of economic conditions could be incorrect, and investment decisions based on that analysis could result in underperformance or investment losses.

Investment Strategies

We primarily practice passive investment management, using asset allocation and diversification strategies for portfolios with a long-term investment focus.

Passive Investment Management

Passive investment management involves building portfolios that are composed of various distinct asset classes designed to achieve the desired relationship between correlation, risk, and return. Funds that passively capture the returns of the desired asset classes, typically mutual funds or exchange-traded funds, are placed in the portfolio. Passive investing is characterized by low portfolio expenses (that is, the funds inside the portfolio have low internal costs), minimal trading costs (due to infrequent trading activity), and relative tax efficiency (because the funds inside the portfolio are tax efficient and turnover inside the portfolio is minimal). Risks of passive investing include limited responsiveness to short-term market fluctuations or economic shifts, potential underperformance relative to actively managed strategies in certain market conditions, and exposure to broad market declines that affect entire asset classes.

In contrast, active investment management involves the employment of some method, strategy, or technique to construct a portfolio that is intended to generate returns that are greater than the broader market or a designated benchmark. Risks of active investing include higher costs due to more frequent trading and management fees, greater tax inefficiency, and the possibility that active strategies may fail to outperform the market or benchmark, particularly after expenses are considered.

Asset Allocation

Asset allocation is a strategy to help mitigate risk that involves distributing investments across various asset classes, sectors, and industries to balance risk and return, in alignment with a client's financial goals, time horizon, and risk tolerance. Asset allocation seeks to optimize portfolio performance by combining assets with different risk and return characteristics, reducing the impact of market volatility. While asset allocation helps balance risk and return, it does not guarantee protection against market downturns, and an improper allocation may lead to underperformance relative to a client's goals.

Diversification

Diversification is a strategy to help mitigate risk that involves spreading investments across multiple asset classes, industries, and geographic regions to reduce risk. By holding a mix of assets that do not move in perfect correlation with each other, diversification helps limit the impact of any single investment's poor performance on the overall portfolio. Diversification can reduce the impact of a

single investment's poor performance, but it cannot eliminate market risk entirely, and overly broad diversification may dilute potential returns.

Long-Term Trading

Long-term trading involves holding assets for extended periods to profit from significant upward trends, typically for months, years, or decades. It is designed to capture market rates of both return and risk. Due to its nature, the long-term investment strategy can expose investment portfolios to various types of risk that will typically surface at various intervals. These risks include, but are not limited to, inflation risk, interest rate risk, economic risk, market risk, political risk, or regulatory risk.

Tax-Loss Harvesting

Tax-loss harvesting involves selling investments at a loss to offset realized capital gains or, in certain circumstances, ordinary income for tax purposes. Proceeds are generally reinvested in similar investments designed to maintain the portfolio's target asset allocation and investment exposure. While tax-loss harvesting may improve after-tax returns, it does not guarantee a tax benefit or investment gain. The effectiveness of tax-loss harvesting depends on a client's individual tax circumstances, future tax rates, and market performance. Tax-loss harvesting strategies are also subject to applicable tax rules, including wash-sale restrictions.

Direct Indexing

Direct indexing is an investment strategy that allows investors to own a portfolio of individual stocks that closely replicate a specific market index, such as the S&P 500, as opposed to owning the index via a mutual fund or an exchange-traded fund. Benefits of direct indexing include direct market exposure, increased tax loss harvesting opportunities, increased control and transparency, and planning around capital gains. Risks include higher transaction costs, tracking error, greater complexity in managing the portfolio, less liquid stocks, concentration risk, and potential under-performance.

Socially Responsible Investing

Socially Responsible Investing involves considering Environmental, Social, and Governance ("ESG") factors when evaluating investments. Investing in ESG-focused securities (which aim to avoid industries such as alcohol, tobacco, firearms, oil drilling, and gambling) comes with some limitations. These securities are generally less abundant than those without such restrictions and may

underperform compared to the broader market. Investors should be aware of these limitations, including the possibility of underperformance. Similarly, there are fewer ESG mutual funds and exchange-traded funds available compared to non-ESG options.

Third-Party Investment Providers

As described in [Item 4](#) above, we could recommend the use of a Third-Party Investment Provider to assist in portfolio management services. Our analysis of Third-Party Investment Providers involves the examination of their experience, expertise, investment philosophies, research methodologies, model construction processes, performance history (where applicable), and other relevant factors to evaluate the quality and suitability of their services.

We monitor investment strategies, model portfolios, underlying holdings (where available), portfolio characteristics, concentrations, and risk exposures of Third-Party Investment Providers as part of our overall periodic risk assessment.

Additionally, as part of our due diligence process, we survey their compliance and business enterprise risks.

Risk of Loss

All investments involve risk and could result in a loss of your original investment, which you should be prepared to bear. While there is risk in all investments, some carry a greater degree of risk or higher costs. There is no guarantee your investment strategy will result in your goals being met, nor is there any guarantee of profit or protection from loss. Where applicable, we encourage you to read the fund prospectus or other investment offering documents to fully understand the risks associated with each investment.

General Risks

General risks associated with investing include, but are not limited to:

- **Market Risk:** Market risk involves the possibility that an investment's current market value will fall because of a general market decline, reducing the value of the investment, regardless of the operational success of the issuer's operations or financial condition.
- **Catastrophic Events Risk:** Investments could be subject to the risk of loss arising from direct or indirect exposure to a number of types of catastrophic events, such as global pandemics, natural disasters, acts of

terrorism, cyber-attacks, or network outages. The extent and impact of any such event on investment strategies will depend on many factors, including the duration and scope of the event, the extent of any governmental restrictions, the effect on the supply chain, overall consumer confidence, and the extent of the disruption to global and domestic markets.

- **Concentration Risk:** Certain investment strategies focus on particular asset classes, industries, sectors, or types of investment. From time to time these strategies could be subject to greater risks of adverse developments in such areas of focus than a strategy that is more broadly diversified across a wider variety of investments.
- **Geopolitical Risk:** This is the risk of financial and market loss because of political decisions or disruptions in a particular country or region.
- **Inflation Risk:** Inflation could erode the buying power of your investment portfolio, even if the dollar value of your investments remains the same.
- **Interest Rate Risk:** Fixed income security prices generally fall when interest rates rise, and the value could fall below par value or the principal investment. The opposite is also generally true, and fixed income security prices generally rise when interest rates fall. In general, fixed income securities with longer maturities are more sensitive to these price changes. Most other investments are also sensitive to the level and direction of interest rates.
- **Legal or Legislative Risk:** Legislative changes or court rulings could impact the value of investments or the securities' claim on the issuer's assets and finances.
- **Leverage Risk:** Certain funds may utilize leverage (that is, borrowing money or using derivatives) to potentially enhance returns. Leverage allows a fund to increase its investment exposure beyond its net assets, which can amplify gains but also magnify losses. The use of leverage introduces additional risks, including increased volatility, heightened exposure to market fluctuations, and the potential for significant losses if investments decline in value. Additionally, leveraged positions may be subject to margin calls or forced liquidations, which can adversely impact a fund's performance. Clients should carefully consider these risks when investing in leveraged funds.
- **Limited Markets Risk:** Certain securities could be less liquid (that is, harder to sell or buy) and their prices could

at times be more volatile than at other times. Under certain market conditions it could be difficult to sell or liquidate investments at prices considered reasonable or favorable or find buyers at any price.

- *Small and Medium Cap Company Risk:* Market capitalization ("cap") is the total value of a company's outstanding shares of stock, which is used to determine a company's size and overall value in the stock market. Securities of companies with small and medium market cap are often more volatile and less liquid than investments in larger companies. Small and medium cap companies could face a greater risk of business failure, which could increase the volatility of an investment portfolio.
- *Strategy Risk:* Investment strategies or techniques will not always work as intended.
- *Turnover Risk:* At times, the strategy could have a portfolio turnover rate that is higher than other strategies. A high portfolio turnover would result in correspondingly greater brokerage commission expenses and could result in the distribution of additional capital gains for tax purposes. These factors could negatively affect the portfolio's performance.

Investment-Specific Risks

Apart from the general risks outlined above, which apply to all types of investments, specific securities could have other risks, including, but not limited to:

- *Cash and Cash Equivalents:* Cash and cash equivalents (such as money market funds and short-term deposits) are generally used to meet liquidity needs and reduce portfolio volatility. While these investments typically involve lower market risk than longer-term securities, they are subject to inflation risk, meaning returns may not keep pace with rising prices and purchasing power may decline over time. Cash equivalents may also be subject to interest rate risk and credit risk depending on the underlying instrument (for example, deposits at a financial institution or the holdings within a money market fund). In low interest rate environments, cash and cash equivalents may generate minimal returns and may limit overall portfolio growth.
- *Corporate Bonds:* Corporate bonds are a way for companies to borrow money from investors. When you buy a corporate bond, the company agrees to pay you interest regularly and return the borrowed amount either in installments or all at once when the bond matures. Some bonds, like zero-coupon bonds, do not

pay interest over time. Instead, they are sold at a lower price than their face value, and their value gradually increases until they reach full value at maturity. The price of bonds can change based on factors like interest rates, the company's financial health, and how long until the bond matures. Generally, bond prices go down when interest rates go up and rise when interest rates fall. Bonds with longer periods until maturity are more sensitive to changes in interest rates.

- *Exchange-Traded Funds:* Exchange-traded funds ("ETFs") are investment funds that hold a mix of securities, like stocks or bonds, to mirror the performance of a specific market index or commodity. They can track things like stock indexes, industries, bonds, or precious metals. Some ETFs simply follow an index, while others are actively managed. While many ETFs are straightforward, some use complex strategies that may be harder to understand. The value of ETFs can fluctuate based on market conditions, and they are subject to the same risks as the assets they track, such as market volatility or interest rate changes. Some ETFs may have low trading volume, making them harder to buy or sell shares at a desirable price. Actively managed or leveraged ETFs may carry additional risks, including higher costs and more unpredictable price movements.
- *High-Yield Bonds:* High-yield bonds have lower credit ratings than investment-grade bonds, meaning there is a higher risk that the issuer may not be able to repay the debt. To compensate for this risk, high-yield bonds offer higher interest payments than safer bond types. These bonds are more likely to default, meaning investors could lose some or all of their money. Their prices can also be more volatile, especially during economic downturns, when investors may sell riskier assets and they can be harder to sell quickly at a good price in downturns.
- *Index Funds:* Index funds are investment funds that aim to copy the performance of a specific market index, such as the S&P 500. Instead of being actively managed, they simply follow the index, which helps keep fees and taxes lower. They aim to match, not beat, the index they track. Because of fund fees and the challenge of perfectly mirroring an index, returns may be slightly lower than the actual index, a difference called "tracking error." Additionally, while many index funds track well-known indexes, there are thousands of options, and choosing the right one depends on an investor's risk tolerance and financial goals. Like all investments,

index funds are subject to market fluctuations, meaning their value can rise and fall with the overall market.

- **Municipal Bonds:** Municipal bonds are debt obligations generally issued to obtain funds for various public purposes, including the construction of public facilities. Municipal bonds pay a lower rate of return than most other types of bonds. However, because of a municipal bond's tax-favored status, investors should compare the relative after-tax return to the after-tax return of other bonds, depending on the investor's tax bracket. Investing in municipal bonds carries the same general risks as investing in fixed income securities. Those risks include interest rate risk, reinvestment risk, inflation risk, market risk, call or redemption risk, credit risk, liquidity risk, and valuation risk.
- **Mutual Funds:** Mutual funds are pooled investment vehicles, including money market instruments, stocks, bonds, or other investments. Professional money managers research, select, and monitor the performance of the securities the fund purchases. It is easier to achieve diversification through ownership of mutual funds than through ownership of individual stocks or bonds. Even with no-load or load-waived funds, there are mutual fund expenses paid to the fund company. Investors could have to pay taxes on capital gains distributions received by the fund but not distributed to the investor. Mutual funds are subject to market risk, meaning their value can rise or fall based on overall market conditions.
- **Stocks:** Stock represents ownership of a company. If the company prospers and grows, the value of the stock should increase. Even if a company is profitable, the stock prices are subject to market risk, which is attributable to investor attitudes. Stock ownership in more established companies is more conservative, while younger companies provide the most risk and reward opportunities.

Item 9 – Disciplinary Information

As a registered investment adviser, we are required to disclose material facts about any legal or disciplinary event that could be material to your evaluation of our advisory business or of the integrity of our management personnel. We do not have any criminal or civil actions, administrative proceedings, self-regulatory organization proceedings or any other legal or disciplinary events regarding our firm or our management personnel to disclose.

Item 10 – Other Financial Industry Activities and Affiliations

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

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

Laura Corbani is a member of Corbani Capital Group LLC, a firm that invests in real estate through mortgage notes. This activity is separate from our advisory business and does not involve client participation or recommendations by us. This relationship could present a conflict of interest, as the time devoted to outside activities could reduce time available for advisory services. We will mitigate this conflict by monitoring outside business activities and ensuring advisory responsibilities remain her primary business focus.

Other than the items disclosed above, we do not engage in any relationship or arrangement with financial services entities that create any material conflicts of interest between us and our clients.

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

Code of Ethics

As a fiduciary, our firm and Supervised Persons have a duty to act solely in the best interests of each client, which includes, but is not limited to, a duty of care, loyalty, fairness, and utmost good faith. Our clients entrust us with their funds and personal information, which in turn places a high standard on our conduct and integrity. As such, we have adopted a formal Code of Ethics to govern our business practices. We will provide a copy of our Code of Ethics to any client or prospective client upon request. All

Supervised Persons are required to acknowledge their responsibilities under the Code of Ethics and to agree to adhere to all provisions.

Our fiduciary duty is a core aspect of our Code of Ethics and represents the expected basis of all of our dealings. The Code of Ethics includes policies regarding standards of professional conduct, conflicts of interest, insider trading, and personal securities trading. The firm also accepts the obligation not only to comply with the mandates and requirements of all applicable laws and regulations, but also to act in an ethical and professionally responsible manner in all professional services and activities. The firm also adheres to the *Code of Ethics and Standards of Conduct* adopted by the Certified Financial Planner Board of Standards, Inc.

Participation or Interest in Client Transactions

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

We invest predominantly in open-end mutual funds and exchange-traded funds, which helps to reduce conflicts of interest between trades made in the accounts of our firm and our Supervised Persons, even when such accounts invest in the same securities. However, in the event of other identified potential trade conflicts of interest, our goal is to place client interests first.

You should be aware that we manage investments for other clients and could give them advice or take actions for them or for our personal accounts that is different from the advice we provide to you or actions taken for you. We are not obligated to buy, sell, or recommend to you any security or other investment we could buy, sell, or recommend for any other clients or for our own accounts.

Personal Trading

Our firm and Supervised Persons could buy or sell securities the same as, similar to, or different from those we recommend to clients. Such transactions could be executed at or around the same time as client transactions. Additionally, when trade orders are aggregated, securities transactions on behalf of our firm or Supervised Persons may be executed simultaneously with client transactions when participating in an aggregated trade. See [Item 12](#) below for more information on our order aggregation practices.

Investing in securities in which clients also invest presents a potential conflict of interest, as accounts of our firm or Supervised Persons could benefit from market activity influenced by client transactions, there could be opportunity to prioritize personal trades over client trades, or timing overlap could lead to situations where personal trades receive better prices than client trades when execution occurs at or around the same time. In an effort to reduce or eliminate conflicts of interest involving personal trading, our Code of Ethics requires our firm and Supervised Persons to place client interests ahead of their own in all investment decisions and prohibits trading in a manner that disadvantages clients. Further, we could restrict or prohibit certain transactions in the accounts of our firm or Supervised Persons. Any exceptions or trading pre-clearance must be approved by our Chief Compliance Officer in advance. Our Chief Compliance Officer also reviews our firm's and Supervised Persons' holdings and transaction reports as required by our Code of Ethics and federal and state regulations.

Item 12 – Brokerage Practices

Our firm is not affiliated with any broker-dealers. Specific custodian recommendations are made to clients based on their need for such services. We recommend custodians based on a number of factors, including the custodian's reputation and financial strength; quality and reliability of execution; commission rates, transaction fees, and other costs; range and quality of custodial and brokerage services; access to investment products; trading capabilities and technology; responsiveness and service; and the custodian's ability to support our management process and client needs. In evaluating a custodian, we consider the overall value of the services provided and whether the commissions, transaction fees, and other compensation charged in connection with client transactions are reasonable in relation to the brokerage and other services provided.

For accounts managed under our Portfolio Management Services, we have established a relationship with Charles Schwab & Co. ("Schwab") and will recommend you use Schwab to facilitate our management of your accounts. Schwab is a member of the Financial Industry Regulatory Authority ("FINRA") and the Securities Investor Protection Corporation ("SIPC"). Other custodians could be added from time to time at our discretion. We execute client transactions directly with the custodian that holds the client's account. We do not allow clients to direct us to execute transactions through a specific broker-dealer. By

directing brokerage through our preferred custodians, we may be unable to achieve most favorable execution of client transactions, which may cost clients more money (see our [Best Execution](#) policy below for more information).

We do not maintain physical custody of your assets we manage, although we could be deemed to have custody of your assets if you give us authority to withdraw advisory fees from your account (see [Item 15](#) below). Your assets will be maintained in an account with a broker-dealer acting as a qualified custodian.

These custodians will hold your assets in a separate brokerage account and will buy and sell securities when we and/or you instruct them. Although we could recommend you use a particular custodian, you have the discretion to decide whether to do so and will open your account directly with them by entering into an account agreement. We do not open the account for you, although we can assist you in doing so. If you choose to maintain assets with a custodian other than one with which we have an established relationship, we will not provide discretionary Portfolio Management services with respect to those assets. However, we may provide non-discretionary Investment Consulting services with respect to those assets held at another custodian. Under such arrangement, you retain responsibility for authorizing and implementing all transactions.

Through our participation in the adviser programs offered by these custodians, we receive various benefits, provided without cost or at a discount, which might not be available to retail clients. These benefits include access to certain investment options; execution of securities transactions; custodial services; access to an electronic trading platform, including access to aggregated block trading; the ability to deduct our advisory fee from client accounts; access to client account data; receipt of duplicate trade confirmations and account statements; research-related products and tools; pricing and market data; access to software, technology, or other services; attendance at educational conferences and events; consulting on technology, compliance, or other business matters; and access to industry publications. Some of these products and services could benefit you directly, while others could benefit us by assisting us in the administration of our business and the management of client accounts, including accounts held with other custodians.

The availability of these services does not depend on the number or value of brokerage transactions directed to the custodian. These services are available to all advisers who

participate in the custodial programs and are not provided in exchange for us directing client trades to the custodian. We do not direct client trades to a particular broker; all transactions are executed through the custodian that holds the client's account. Therefore, the services and benefits that we receive from a custodian are not considered soft dollar arrangements. The receipt of these benefits from the custodians creates a potential conflict of interest, as we could have an incentive to recommend you maintain your account with a specific custodian. However, we strive to recommend the custodian that is most appropriate for you based on your individual needs.

Note that individual custodians establish their own trading policies and procedures that limit our ability to control, among other things, the timing of the execution of trades. Execution of trades will not be instant, and we are not able to control the specific time during a day that securities are bought or sold. Custodians will generally trade on the same business day as they receive instructions from you or from us. However, transactions will be subject to processing delays in certain circumstances (such as orders initiated on non-business days or after markets close).

Best Execution

We recognize our obligation to seek best execution for our clients. However, it is our belief that the determinative factor is not always the lowest possible cost but whether the selected custodian's transactions represent the best qualitative execution while taking into consideration the full range of services provided. Therefore, our firm will seek services involving competitive rates, but they will not necessarily correlate into the lowest possible rate for each transaction. We have determined trading our clients' accounts through a preferred custodian is consistent with our firm's obligation to seek best execution of client trades. We regularly review and consider the overall quality and price of the services received from our preferred custodians in light of our duty to seek best execution.

Brokerage for Client Referrals

We do not receive client referrals from any broker-dealer or custodian.

Order Aggregation

Client orders executed through the same broker-dealer could be aggregated to achieve best execution. Each client will receive the average share price of all orders executed to fill the aggregated order. Transaction fees, brokerage fees, and commissions will be allocated on a pro rata basis.

Transactions in accounts held by our firm or Supervised Persons could participate in aggregated trading blocks along with client transactions; in such cases, share prices and expenses will be allocated equally among client accounts and those accounts of our firm and Supervised Persons.

Investment Opportunity Allocation

We seek to provide investment decisions in accordance with our fiduciary duties to you and without consideration of our economic, investment, or other financial interests. To meet our fiduciary obligations, we attempt to avoid, among other things, investment or trading practices that systematically advantage or disadvantage certain client portfolios. Accordingly, we seek fair and equitable allocation of investment opportunities and transactions among our clients to avoid favoring one client over another over time. It is our policy to allocate investment opportunities and transactions we identify as being appropriate and prudent for our clients on a fair and equitable basis over time.

Item 13 – Review of Accounts

Wealth Management Services

With our Wealth Management Services, at least quarterly, the Investment Adviser Representative responsible for your relationship will review the performance of your accounts and the applied investment strategy to ensure it remains appropriate. We could periodically adjust or recommend adjusting your account (a process referred to as rebalancing) to help ensure your investment portfolio remains consistent with your objectives, goals, and risk tolerances. Additional as-needed reviews and rebalancing could be conducted due to factors such as unusual or volatile performance, additions or deletions of client restrictions, or excessive withdrawals. Accounts could also be reviewed upon significant market, economic, or political events. We do not provide any regular periodic reports.

Financial Planning Services

For our Ongoing Financial Planning Services, we will review the financial plan and the client's progress towards goals or our recommendations at least annually. Additionally, on an annual basis, we will update the financial plan to reflect the client's current financial situation, desired goals, and anticipated future needs.

With our Project-Based and Hourly Financial Planning Services, we typically do not provide any ongoing review, monitoring, or reporting.

Item 14 – Client Referrals and Other Compensation

Other than the benefits from custodians disclosed in [Item 12](#) above, we do not receive any economic benefit, directly or indirectly, from any third-party for advice rendered to our clients. Nor do we, directly or indirectly, compensate any person who is not advisory personnel for client referrals.

Item 15 – Custody

We do not accept physical custody of your funds or securities. However, as explained below, we could be deemed to have limited custody when we directly debit our advisory fees from your account or if we are able to initiate transactions from your account to third-parties using a standing letter of authorization.

As explained in [Item 12](#) above, you will open and maintain your investment accounts with a qualified custodian. You will receive transaction confirmations and account statements directly from the custodian on at least a quarterly basis. We urge you to review the account statements carefully and compare them to any invoices you receive from us. Information shown on custodial statements could vary from information shown on our invoices for various reasons, such as differences in reporting dates, differences in accounting procedures, or valuation methodologies of certain securities. We encourage you to contact us at the phone number in [Item 1](#) of this Disclosure Brochure with any questions about your statements, invoices, or other reports.

Deduction of Investment Advisory Fees

Under applicable securities regulations, we are deemed to have custody of client funds or securities if we debit our investment advisory fees directly from your account. When our fees are deducted from your account:

- We will obtain your written authorization to deduct our investment advisory fees from your account.
- Each time a fee is deducted, we will send the custodian notice of the amount of the fee to be deducted from your account. At the same time, we will send a statement to you that itemizes the fee, including the

formula used to calculate the fee, the amount of assets under management upon which the fee is based, and the time period covered by the fee.

- The custodian will send you statements, on at least a quarterly basis, showing all disbursements from the account, including the amount of fees deducted.

Use of Standing Letters of Authorization

Qualified custodians offer clients the ability to establish a standing letter of authorization ("SLOA") that allows their adviser to initiate transfers between client accounts at the same custodian, to initiate transfers to external accounts, or to request checks to be distributed from the client's account. These transactions can be first-party transactions (that is, transfers between internal or external accounts with the same account holder or checks distributed to the client at the client's address of record) or third-party transfers (that is, transfers or checks to other parties).

Astraea does not permit or accept authority under SLOAs for clients who are residents of the Commonwealth of Virginia. Accordingly, the discussion below regarding the Firm's use of SLOAs applies only to non-Virginia resident clients.

Under applicable securities regulations, advisers are considered to have custody of client funds and securities if the adviser has the ability to initiate transfers under an SLOA. However, an adviser is not deemed to have custody in the event of a first-party transaction.

When a client establishes a SLOA for a third-party transfer, we will comply with each of the requirements and conditions outlined below:

- You will provide instruction to the custodian in writing, which includes your signature, the third-party's name, and either the third-party's address or the third-party's account number at a custodian to which the transfer should be directed.
- You will authorize us in writing, either on the custodian's form or separately, to direct transfers to the third-party either on a specified schedule or from time to time.
- Your custodian will perform appropriate verification of the instruction, such as a signature review or other method to verify your authorization, and will provide a transfer of funds notice to you promptly after each transfer.

- You have the ability to terminate or change the instruction with your custodian at any time.
- We have no authority or ability to designate or change the identity, the address, or any other information about the third-party contained in your instruction.
- We will maintain records showing that the third-party is not a related party to or located at the same address as our firm or Associated Persons.
- Your custodian will send you an initial written notice confirming the instruction and an annual written notice reconfirming the instruction.

Item 16 – Investment Discretion

Wealth Management Services

With our Portfolio Management services, you grant us discretionary authority to buy and sell securities in your accounts. This authority is established and agreed upon in the advisory agreement. With this authority we can transact securities without obtaining approval or consent from you prior to effecting the transaction. However, these transactions are subject to the investment strategy we have established with you, and any reasonable written restrictions you place on the management of your account. Unless otherwise agreed in writing, clients do not customarily place additional limits on our discretionary authority.

With our Investment Consulting services, you retain ultimate decision-making authority over all investment decisions. We provide recommendations regarding asset allocation, investment selection, portfolio construction, and other investment-related matters and may assist clients in implementing our recommendations. However, no transactions will be executed unless and until the client authorizes the transaction or otherwise directs the appropriate financial institution or plan administrator to implement the recommendation. Because we do not have discretionary authority over these accounts, we cannot place trades or otherwise effect transactions on the client's behalf.

Financial Planning Services

Our recommendations provided under our Financial Planning Services with regard to accounts for which we do not provide Portfolio Management Services are made on a non-discretionary basis. You are responsible for initiating

any transactions necessary to implement our recommendations.

Item 17 – Voting Client Securities

We do not accept voting authority for securities held in client investment accounts, and we do not provide advice to clients on how to vote proxies. Clients maintain exclusive responsibility for voting proxies and acting on corporate actions pertaining to their investment assets. The client shall instruct the custodian to forward to them copies of all proxies and shareholder communications relating to their investment assets. Additionally, we do not take any action on behalf of clients or provide advice to clients with regard to any class action lawsuit or bankruptcy related to securities held in their investment accounts.

Item 18 – Financial Information

We do not require or solicit prepayment of more than \$500 in fees per client six months or more in advance. Therefore, we are not required to include our balance sheet in this section. We do not have any financial condition reasonably likely to impair our ability to meet our contractual requirements to clients. We have not been the subject of a bankruptcy petition at any time.

Item 19 – Requirements for State-Registered Advisers

Laura Corbiani is the principal owner of our firm. Ms. Corbiani was born in 1985. She earned a Bachelor of Fine Arts from the New York State College of Ceramics at Alfred University in 2008. Her business experience is as follows:

- March 2024 – Present: Astraea Wealth Management, LLC, President, Managing Member, and Chief Compliance Officer
- March 2024 – September 2026: Equita Financial Network, Inc., Investment Adviser Representative
- September 2018 – February 2024: Midwest Capital Advisors, Inc., Investment Adviser Representative

Ms. Corbiani has also held the CERTIFIED FINANCIAL PLANNER® (“CFP®”) certification since 2017. Additional information regarding Ms. Corbiani’s education, business experience, and professional designation can be found on the accompanying [Form ADV Part 2B – Brochure](#)

[Supplement](#), along with information regarding other advisory personnel.

Ms. Corbiani is a member of Corbiani Capital Group LLC, a firm that invests in real estate through mortgage notes. She devotes approximately 1-5 hours per month to this activity. Other than as described above and the advisory services described in this Disclosure Brochure, our firm is not engaged in any other business activities and does not have any relationship or arrangement with any issuer of securities.

Neither our firm nor any of our Supervised Persons are compensated for advisory services with performance-based fees.

Neither our firm nor any of our Supervised Persons have been involved in any award resulting from an arbitration claim or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Important Information Regarding Retirement Account Rollovers

ERISA Fiduciary Advisor Acknowledgment

As a result of providing fiduciary investment advice to plan sponsors, plan participants, and individual retirement account (“IRA”) owners, we are a fiduciary advisor under Title I of the Employee Retirement Income Security Act of 1974, as amended (“ERISA”), and as applicable, the Internal Revenue Code of 1986, as amended (the “Code”). For details regarding our services, please review [Item 4](#) of our Disclosure Brochure. We will provide additional disclosures at the time of providing advice or making recommendations regarding any retirement savings account.

Retirement Account Rollover Options

You have options regarding retirement account rollovers. When you leave an employer, you typically have four options regarding assets in your existing retirement plan. You could:

- Roll over the assets to your new employer’s plan, if available, and rollovers are permitted;
- Leave the assets in your former employer’s plan, if permitted;
- Roll over the assets to an IRA; or
- Cash out the account value (tax consequences generally apply).

If our firm recommends that you roll over retirement assets into an account that we will manage, such a recommendation creates a conflict of interest because our firm will earn fees as a result of the rollover. As a fiduciary advisor, we mitigate this conflict of interest by disclosing it and ensuring that a recommendation to roll over retirement savings is in your best interest.

You are not under any obligation to roll over retirement savings to an account managed by our firm.

Privacy Policy

We recognize our relationships with current and prospective clients are based on integrity and trust. We work hard to maintain your privacy and to preserve the private nature of our relationship with you. We place the highest value on the information you share with us. We will not disclose your personal information to anyone, unless it is required by law or at your direction. We will not sell your personal information. We want you to understand what information we collect, how we use it, and how we protect your personal information.

Why We Collect Your Information

We gather information about you so we can help design and implement the investment- and financial planning-related services we provide you and to comply with the federal and state laws and regulations that govern us.

What Information We Collect and Maintain

We could collect the following types of non-public personal information about you: information from our initial meeting or subsequent consultations about your identity, such as your name, address, Social Security or tax identification number, date of birth, and financial information; information we generate to service your financial needs; and information we could receive from third-parties, such as the custodian who holds your investment accounts.

What Information We Disclose

We are permitted by law to disclose non-public information about you to unaffiliated third-parties in certain circumstances. We could disclose your information to individuals or entities not affiliated with our firm, including, but not limited to, certain service providers (such as the custodian that holds your investment account, third-party investment advisers, or software or web-based application providers) as necessary to service your accounts, to your authorized representative or power of attorney, or otherwise permitted to do so in accordance with the

parameters of applicable federal or state privacy regulations.

Because we share non-public information solely to service your accounts, you cannot opt out of allowing us to share your information. In the event we have a change to our business practices that allow nonpublic information to be shared with other third-parties, our Privacy Policy will be amended to allow you the opportunity to opt-out of such disclosure.

How We Protect Your Personal Information

Your privacy is of the utmost importance to us. We restrict and limit access to client information only to those who need to carry out their business functions. We safeguard client information by preventing its unauthorized access, disclosure, or use. We maintain physical, electronic, and procedural safeguards to protect your confidential personal information. Before sharing information with unaffiliated third-parties, as permitted and as described above, we perform due diligence to review their privacy, confidentiality, and cybersecurity policies, as applicable.

Former Clients

After you cease to be our client, we are required to maintain certain non-public information about you to comply with applicable federal and state regulations. Even if we cease to provide you with advisory services, our Privacy Policy will continue to apply to you, and we will continue to treat your non-public information with strict confidentiality.

Contact Us

You are encouraged to discuss any questions regarding our privacy policies and procedures directly with Laura Corbani, Chief Compliance Officer, by calling 616-450-7573 or emailing laura@astraeawealth.com or by visiting our website at <https://www.astraeawealth.com/> for further information.

Business Continuity Plan Summary

We have developed a Business Continuity Plan ("Plan") that outlines how we will respond to events that significantly disrupt our business. Since the timing and impact of disasters and disruptions is unpredictable, we will have to be flexible in responding to actual events as they occur. With that in mind, we are providing you with this information.

Contacting Us

If after a significant business disruption, you cannot contact us as you usually do, you can attempt to contact us using one of the methods shown below to receive further instructions. If you cannot access us through these alternate means, you can contact the custodian who holds your account for assistance with your account. Contact information for your custodian can be found on your account statement.

Our Plan

We plan to quickly recover and resume business operations after a significant business disruption and respond by safeguarding our Supervised Persons and property, protecting the firm's books and records, and allowing our clients to transact business. In short, our Plan is designed to permit our firm to resume operations as quickly as possible, given the scope and severity of the significant business disruption.

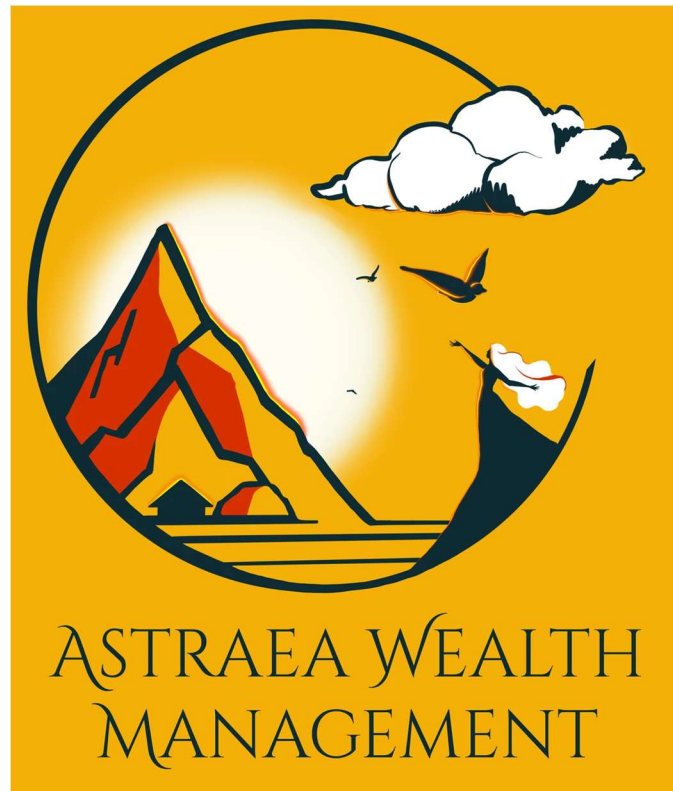
Our Plan addresses: data backup and recovery; mission critical systems; alternative communications with clients, Supervised Persons, regulators, and critical business constituents; alternate physical location of Supervised Persons; and assuring our clients prompt access to their funds and securities if we are unable to continue our business.

Varying Disruptions

Significant business disruptions can vary in scope, such as only our firm, the city where we are located, or the whole geographic region. The severity of the disruption can also vary from minimal to severe. Our Plan is flexible enough to address a variety of disruptions. We are able to work virtually from any location with internet access, and we anticipate being able to resume business operations promptly in most scenarios. We will provide you with further instructions through the phone number or website listed below. If the significant business disruption is so severe that it prevents us from remaining in business, you still have access to your funds and securities directly through your account custodian.

For More Information

If you have questions about our Plan, you can contact Laura Corbani, Chief Compliance Officer, at 616-450-7573 or laura@astraeawealth.com or visit our website at <https://www.astraeawealth.com/> for further information.



Form ADV Part 2B – Brochure Supplement

Astraea Wealth Management, LLC

2515 Fowlers Lane

Reston, VA 20191

616-450-7573

<https://www.astraeawealth.com/>

October 15, 2026

Laura Corbani, CFP®

Item 1 – Cover Page

This Brochure Supplement provides information about Laura Corbani that supplements the Disclosure Brochure of Astraea Wealth Management, LLC, CRD number 342778. You should have received a copy of that Disclosure Brochure. Please contact Laura Corbani at 616-450-7573 if you did not receive the Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement.

Additional information about Laura Corbani is available on the SEC's website at www.adviserinfo.sec.gov, which can be found using her CRD number 6265566.

Item 2 – Educational Background and Business Experience

Laura Corbani, CFP®

- CRD Number: 6265566
- Born: 1985

Educational Background

- Bachelor of Fine Arts, New York State College of Ceramics at Alfred University, 2008

Business Experience

- March 2024 – Present: Astraea Wealth Management, LLC, President, Managing Member, and Chief Compliance Officer
- March 2024 – September 2026: Equita Financial Network, Inc., Investment Adviser Representative
- September 2018 – February 2024: Midwest Capital Advisors, Inc., Investment Adviser Representative

Professional Designations, Licensing, and Exams

- CERTIFIED FINANCIAL PLANNER® (“CFP®”)– 2017

Please see [Appendix](#) for a definition of the above.

Item 3 – Disciplinary Information

Laura Corbani has never been involved in an arbitration claim of any kind and has never been found liable in any criminal or civil actions, self-regulatory organization proceeding, administrative proceeding, or other hearings or formal adjudications.

Item 4 – Other Business Activities

Laura Corbani is a member of Corbani Capital Group LLC, a firm that invests in real estate through mortgage notes. She devotes approximately 1-5 hours per month to this activity.

Item 5 – Additional Compensation

As an owner of Astraea Wealth Management, LLC, Laura Corbani receives economic benefit from the overall profitability of the firm, but she does not receive any additional compensation from non-clients for providing advisory services.

Item 6 – Supervision

Laura Corbani, as Managing Member and Chief Compliance Officer of Astraea Wealth Management, LLC, is responsible for supervision. Supervision is administered through the application of and adherence to written policies and procedures. She can be contacted at the phone number in [Item 1](#) of this Brochure Supplement.

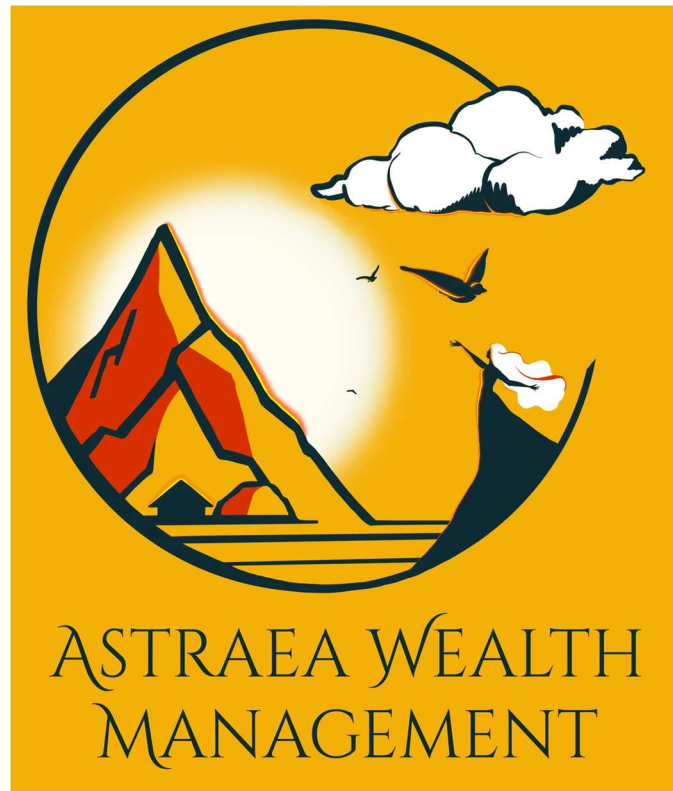
Item 7 – Requirements for State-Registered Advisers

Laura Corbani has never been involved in an arbitration, civil proceeding, self-regulatory organization proceeding, administrative proceeding, or bankruptcy petition.

Appendix

CERTIFIED FINANCIAL PLANNER®

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



Form ADV Part 2B – Brochure Supplement

Astraea Wealth Management, LLC

696 Sun Stone Dr SW

Byron Center, MI 49315

616-450-7573

<https://www.astraeawealth.com/>

October 15, 2026

Stephen Witte, CFP®

Item 1 – Cover Page

This Brochure Supplement provides information about Stephen Witte that supplements the Disclosure Brochure of Astraea Wealth Management, LLC, CRD number 342778. You should have received a copy of that Disclosure Brochure. Please contact Stephen Witte at 616-450-7573 if you did not receive the Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement.

Additional information about Stephen Witte is available on the SEC's website at www.adviserinfo.sec.gov, which can be found using his CRD number 6703652.

Item 2 – Educational Background and Business Experience

Stephen Witte, CFP®

- CRD Number: 6703652
- Born: 1992

Educational Background

- Master of Business Administration, Washington State University, 2021
- Bachelor of Business Administration, Business Economics, Grand Valley State University, 2014

Business Experience

- October 2026 – Present: Astraea Wealth Management, LLC, Investment Adviser Representative
- May 2026 – Present: Mission Driven Finance, Director of Compliance
- March 2025 – September 2026: Equita Financial Network, Inc., Investment Adviser Representative
- August 2024 – May 2026: Mission Driven Finance, Senior Manager of Compliance
- March 2020 – August 2024: Midwest Capital Advisors, LLC, Investment Adviser Representative and Director of Operations and Compliance
- October 2017 – September 2023: Coldwell Banker Schmidt Real Estate, Realtor
- January 2015 – March 2020: Formulafolio Investments, LLC, Compliance Analyst
- October 2015 – September 2017: Coldwell Real Estate, Inc., Realtor

Professional Designations, Licensing, and Exams

- CERTIFIED FINANCIAL PLANNER® (“CFP®”)– 2025

Please see [Appendix](#) for a definition of the above.

Item 3 – Disciplinary Information

Stephen Witte has never been involved in an arbitration claim of any kind and has never been found liable in any criminal or civil actions, self-regulatory organization proceeding, administrative proceeding, or other hearings or formal adjudications.

Item 4 – Other Business Activities

Stephen Witte is the Director of Compliance for Mission Driven Finance, a private fund investment firm located in San Diego, California. He devotes approximately 160 hours per month to this activity.

Item 5 – Additional Compensation

Stephen Witte is an investment adviser representative of Astraea Wealth Management, LLC and receives compensation in connection with his activities in that capacity.

Item 6 – Supervision

Laura Corbani, as Managing Member and Chief Compliance Officer of Astraea Wealth Management, LLC, is responsible for supervision. Supervision is administered through the application of and adherence to written policies and procedures. She can be contacted at the phone number in [Item 1](#) of this Brochure Supplement.

Item 7 – Requirements for State-Registered Advisers

Stephen Witte has never been involved in an arbitration, civil proceeding, self-regulatory organization proceeding, administrative proceeding, or bankruptcy petition.

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