VisionX Wealth Partners, LLC

A Registered Investment Adviser Firm
IARD/CRD Number: 292570

ADV Part 2A Disclosure Brochure

March 16, 2026

Home Office:
1625 5th Ave South
Fort Dodge, IA 50501

Phone: (515) 570-4032

This brochure provides information about the qualifications and business practices of VisionX Wealth Partners, LLC If you have any questions about the contents of this brochure, please contact us at Phone: (515) 570-4032. 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. Registration does not imply a certain level of skill or training.

Additional information about VisionX Wealth Partners, LLC is also available on the SEC's website at www.adviserinfo.sec.gov. Our Firm's IARD Number is 333559.

Item 2 Material Changes

VisionX has made no material changes since its last filing of March 2025/

Item 3: Table of Contents

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Item 4. Advisory Business

VisionX Wealth Partners, LLC ("VisionX") is a registered investment adviser located in Fort Dodge, IA. Tanner Utley is the firm's only shareholder. VisionX offers a number of investment advisory services as described below and began offering its advisory services in November 2024. In addition to the investment advisory services offered under this Form ADV Part 2A Disclosure Brochure VisionX also provides wealth management services under VisionX's Wrap Fee Program. For information on VisionX's Wealth Management Programs please review VisionX's Wrap Fee Program Brochure.

Wealth Management Program

VisionX provides Wealth Management Program Services, defined as giving continuous advice to clients based on their individual needs through VisionX's Wealth Management Program accounts. VisionX obtains financial information on an Investor Profile Questionnaire and other new account documents from prospective clients to determine the suitability of establishing Wealth Management Program accounts and to determine the appropriate Portfolio Management strategies that are specific for each client account that is established with VisionX.

Investment Discretion - Clients provide written authorization to VisionX to use limited discretionary trading authority to buy, sell and direct investments within their accounts, including reinvestment of proceeds from assets sold and income attributable to their account, in cash, cash equivalents, bonds, shares of common or preferred stock, unit investment trusts, ETF's, mutual funds, options, variable annuity sub-accounts, or other alternative securities selected by VisionX and VisionX IARs for their accounts. Clients appoint VisionX and VisionX's IARs as their agent and attorney-in-fact with respect to this limited discretionary trading authorization. Clients may impose restrictions on investing in certain securities or types of securities. This limited discretionary trading authorization shall remain in full force and effect and be relied upon by VisionX and VisionX IARs until a written notice of termination or change is received by VisionX from a client. Under no circumstance will VisionX and VisionX IARs effect transactions for clients which VisionX believes will violate state or federal law, rules, or regulations, or any regulatory or self-regulating body rules or regulations. Clients may also place limits on the purchase of certain securities in their accounts.

Trading – VisionX allocates trades to clients in a fair and equitable manner that will be applied consistently to all clients. Personal accounts of VisionX, its IARs and family members will not be treated more favorably than any other client account. VisionX will make every attempt to completely fill all block order trades. All variable annuities managed within the Wealth Management Program by VisionX will have their variable annuity sub-account transactions processed through the Custodian of record for the variable annuity.

Trading Error Corrections - It is VisionX's policy to ensure clients are made whole following a trade error. Specifically, when a trade error occurs in a client account that results in a loss, VisionX will reimburse the client. If the trade error was made in a client account resulting in a gain, the client will keep the gain. If the trade error was made in a block trading account and client funds were not at risk and the trade results in a gain, VisionX will keep the gain unless the custodian keeps the gain.

Reports and Statements - Clients may receive periodic performance reports from VisionX describing account performance and holdings. Clients will receive a monthly account statement from the Broker-Dealer/Custodians showing the account activity as well as positions held in the account at month's end, when there is activity in the account. No less than on a quarterly basis, client will receive a statement from the Broker-Dealer/Custodians for transactions and holdings.

Wealth Management Program Termination – A Wealth Management Program Agreement may be terminated by VisionX or client effective upon receipt of written notice to the other party. Upon termination, client shall receive a refund of any Wealth Management Fee not already earned by the VisionX. VisionX will advise the Broker-Dealer/Custodian to deliver securities and funds they hold as

instructed by client unless client requests that the securities and funds be liquidated or maintained at Broker-Dealer/Custodian. If an account is liquidated, proceeds will be payable to client upon settlement of all transactions in the account. Termination of a Wealth Management Program Agreement will not affect the liabilities or obligations of the parties arising out of transactions initiated prior to termination. When the Wealth Management Disclosure Brochure is not provided to a client at least 48 hours prior to signing an agreement with VisionX, the client will have five business days to cancel the agreement without penalty.

Financial Planning Services

VisionX provides financial planning services to clients. When providing financial planning services, VisionX will obtain financial information and documents from clients to determine the appropriate advice to be provided to them. Each client may impose limits on the type of Financial Planning Services provided to them by VisionX. VisionX may provide the following financial planning services to clients:

- Net Worth Planning
- Protection Planning
- Portfolio/Asset Management Planning
- Tax Planning
- Retirement Planning
- Estate Planning
- Education Planning
- Special Situation Planning
- Cash Flow Planning

If Financial Planning Services are being separately provided by VisionX the services do not include portfolio management services, nor do they include the regular review of client's investment assets. If client wants to have VisionX manage their investment assets in addition to providing Financial Planning Services, a Wealth Management Wrap Fee Program Agreement must be entered into with VisionX.

When a Financial Planning Service client implements the advice of an VisionX IAR, the client may do so through the IAR in their separate capacity as an VisionX IAR or an insurance agent. When implementing transactions in these separate capacities, the IAR may earn separate fees or commissions. If separate fees or commissions are earned, the IAR may waive or reduce the financial planning fee by the amount of the fees or commissions actually received by the IAR.

Qualified Retirement Plan Program

VisionX provides Qualified Retirement Plan Program services for Plan Sponsors and their Qualified Retirement Plans. The covered qualified retirement plans include 401(k) Plans, Defined Contribution Plans, Profit Sharing Plans, and Defined Benefit Plans and other qualified retirement plans(collectively referred to as Qualified Retirement Plans). VisionX currently provides employee education and enrollment support services, and other qualified plan adviser services as required.

Referrals and Co-Advisor Relationships with Other Investment Advisers

VisionX may establish relationships with other registered investment advisers that are not affiliated with VisionX. These other registered investment advisers offer a variety of investment advisory programs and services that include asset management programs, separate account portfolio management programs, asset allocation programs, wrap fee programs and financial planning services. If a client is referred to one of these other registered investment advisers VisionX and VisionX's IARs may receive referral fees from the other registered investment adviser. In other programs VisionX may be acting as a co-advisor with the other registered investment advisers and receive co-advisory fees. VisionX will, at all times, be in compliance with the rules and regulations under state law, and, if it applies, the Investment Advisers Act of 1940 regarding these relationships. For further details on these program services, fees, and termination provisions please review the other investments advisor's Form ADV Part 2A Disclosure Brochure or Wrap Fee Brochure and corresponding client agreements.

Wrap Fee Program Disclosures

VisionX sponsors a wrap fee program, the VisionX Wealth Partners, LLC Wrap Fee Program. VisionX's IARs are the program's only portfolio manager. For information on VisionX's Wealth Management Wrap Fee Program please review VisionX Wealth Partners, LLC's Wealth Management Wrap Fee Program Brochure.

Assets Under Management and Advice

As of December 31, 2025, VisionX has $110,238,956 of discretionary assets under management and no non-discretionary assets under management.

Item 5. Fees and Compensation

Wealth Management Program

VisionX charges Wealth Management fees of up to 1.65% on Client account assets. The Wealth Management fees are payable quarterly, in arrears based on assets under management at the end of the quarter. Fees are deducted from the Client accounts and paid to VisionX. The Broker/Dealer-Custodian may charge separate fees for custody services on Client accounts. Mutual funds held in accounts pay their own internal advisory fees and other expenses, which are explained in each fund prospectus. These fees and expenses are separate from VisionX's fees. An account that is opened mid-period will be charged an initial Wealth Management Fee that includes a portion of the fee that is pro-rated for the number of days that the account is open in the first Quarter. Wealth Management Fees will be noted on Client's monthly Custodian statement. Client provides VisionX with written authorization to deduct all Wealth Management Fees and trade execution charges from client's account at the Broker-Dealer and Custodian.

A Wealth Management Program Agreement may be terminated by either party effective upon receipt of written notice to the other party. Upon termination, Client shall receive a refund of any Wealth Management Fee not already earned by the VisionX. The qualified custodian will be advised to deliver securities and funds held at qualified custodian as instructed by Client unless Client requests that the securities and funds be liquidated. If the Account is liquidated, proceeds will be payable to Client upon settlement of all transactions in the Account. Termination of the Agreement will not affect the liabilities or obligations of the parties arising out of transactions initiated prior to termination.

Financial Planning Services Fees

VisionX charges up to $200 an hour for financial planning services.

Financial planning fees are billed and due upon completion of the financial planning services. VisionX does not deduct fees from client accounts or assets. The financial planning fees paid by client do not include payment for other professional services, which may be required by client to implement the recommendations made by VisionX. Financial planning fees are negotiable.

VisionX's Financial Planning Services may be terminated by either VisionX or the client effective upon receipt of written notice to the other party. Upon termination, client will receive a refund of any Financial Planning Fees not already earned by the VisionX. Any Financial Planning Fees owed by client are immediately due and payable at the termination of the Financial Planning Agreement.

Qualified Retirement Plan Program

VisionX does not have a Qualified Retirement Plan Program plan minimum. However, VisionX's Qualified Retirement Plan Program is best suited for employers with 50 or more employees or plans with $1,000,000 or more of assets. For plans with fewer employees or assets of less than $1,000,000 a negotiated fee will be considered for the scope of work to be performed.

Plan Sponsor shall pay under one of the following Fee Schedule structures:

Annualized Asset Based Fee Schedule: Up to 1.00% of the assets invested in the plan. VisionX's annualized asset-based fee schedule is paid monthly or quarterly in advance or arears based upon previous period ending balance of the assets invested in the plan; or

Annual Flat Fee Schedule: Up to $5,000. VisionX's Flat Fee schedule is paid quarterly in advance or arears.

VisionX's fee minimum is $1,000. VisionX's Qualified Retirement Plan Program fee minimum may be negotiable at the discretion of VisionX.

VisionX's Qualified Retirement Plan Program may be terminated by VisionX or Qualified Plan Sponsor by giving to other party written notice. The agreement will then be terminated upon the receipt of the termination notice by the other party. Any prepaid, unearned fees will be refunded to the Qualified Plan. VisionX does not charge a termination fee.

Referrals to Other Investment Advisers

Referral fee factors used to determine the appropriate fee include:

- Expected level of ongoing, comprehensive advice
- Expected level of client services (portfolio reviews, asset allocation reviews, client meetings, investment research, etc.)
- Expected transaction activity (annual turnover rates, rebalancing)
- Amount of total assets the client has with the firm
- Competitive landscape.

The combined investment adviser/referral fee paid by client may not exceed **2.5%.** we do not deduct fees from client accounts or assets that are referred to other investment advisers. All fee billing and fee deductions are done by these other investment advisers. Once these other investment advisers are paid the fees owed them, they pay VisionX its referral fees. For further details on these other investment advisers and their fee billing procedures please review their Form ADV Part 2 Disclosure Brochures and client agreement forms.

Clients may terminate an agreement with these investment advisers by written notice to VisionX, which will notify the appropriate investment adviser, which will then terminate the account's management agreement. Clients may also terminate an agreement with one of these investment advisers by written notice to the appropriate investment adviser, which will then notify VisionX of the terminated account's management agreement.

VisionX's are licensed as insurance agents. In this capacity they may sell insurance products for sales commissions as independent insurance agents. They may receive these commissions in their separate capacities as insurance agents. Clients should be aware that the payment and receipt of insurance commissions represents a conflict of interest to recommend insurance products based on compensation rather than client needs. Insurance products will not be placed in VisionX investment advisory accounts if VisionX's IARs receive a portion of these commissions in their separate capacity as insurance agents. Clients always have the option of purchasing recommended insurance products through other insurance agents that are not affiliated with VisionX. VisionX's IARs receive less than 5% of their income from their insurance activities.

VisionX addresses these Compensation conflicts through the following **Compliance Oversight Policies**:

- **Conflicts of Interest -** VisionX must disclose any potential or actual conflicts of interest when dealing with clients.
- **VisionX Obligations -** VisionX and its IARs are subject to the following specific obligations when dealing with clients:

- The duty to have a reasonable, independent basis for its investment advice;
- The duty to ensure that investment advice is suitable to meeting the client's individual objectives, needs, and circumstances; and,
- A duty to be loyal to clients.

Tanner Utley, the Chief Compliance Officer (CCO) of VisionX is responsible for supervising VisionX advisory accounts, and other advisory activities. The main reports and documents the CCO reviews to supervise/review these activities are Investor Profile Questionnaires, new account documents, trade tickets, confirmations, brokerage statements, performance reports, daily activity reports and planning documents.

General VisionX Fee Disclosure

Fees paid by clients in the various advisory programs and services of VisionX may be more than the cost of purchasing the same services separately or similar services elsewhere.

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

VisionX does not conduct any Performance-Based Fees advisory business.

Item 7. Types of Clients

VisionX generally provides investment advice to the following:

- Individuals
- Profit sharing plans and participants
- Pensions and other retirement plans
- Corporations or other business entities
- Trust, estates, or other charitable organizations

Account Minimums – VisionX does not have any account minimums for Financial Planning clients.VisionX's recommended minimum investment amount for establishing and maintaining a Wealth Management Wrap Fee Program account with VisionX is $100,000. Exceptions may be granted to this minimum at the discretion of VisionX.

VisionX does not have a Qualified Retirement Plan Review Program plan minimum.

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

Methods of Analysis
VisionX's methods of analysis include charting analysis, fundamental analysis, technical analysis, cyclical analysis, quantitative analysis, and modern portfolio theory.

Charting analysis involves the use of patterns in performance charts. VisionX uses this technique to search for patterns used to help predict favorable conditions for buying and/or selling a security.

Fundamental analysis involves the analysis of financial statements, the general financial health of companies, and/or the analysis of management or competitive advantages.

Technical analysis involves the analysis of past market data; primarily price and volume.

Cyclical analysis involves the analysis of business cycles to find favorable conditions for buying and/or selling a security.

Quantitative analysis deals with measurable factors, such as the value of assets, the cost of capital, historical projections of sales, and so on.

Modern Portfolio Theory is a theory of investment which attempts to maximize portfolio expected return for a given amount of portfolio risk, or equivalently minimize risk for a given level of expected return, by carefully choosing the proportions of various assets.

Financial Planning Review -VisionX will obtain financial information from a prospective client to determine the suitability and level of VisionX's Financial Planning Services. VisionX has no investment or planning committee. VisionX's IARs give advice to a client based on the level of service agreed to in the financial planning agreement with the client. With respect to one-off financial plans, VisionX's services will generally conclude upon delivery of the financial planning advice or planning document.

VisionX will use both long term (over a year) purchases and short term (under a year) purchases in VisionX's investment strategies. The primary investment research tool used by VisionX is the internet, financial news sources, research material prepared by others, corporate rating services, annual corporate reports, prospectuses, and company press releases.

Wealth Management Program Strategies for accounts at SEI: SEI Private Trust Company provides VisionX with an institutional asset allocation program to manage Client account assets within VisionX's Wealth management Program. This SEI program is primarily made up of SEI mutual funds. The SEI program provides multiple Portfolios each of which has its own risk profile, liquidity requirement, tax profile and purpose. VisionX assists clients in choosing the SEI asset allocation program strategies that are suitable for their investment needs and objectives. VisionX and Clients provide SEI with an asset allocation policy and direct SEI to allocate, reallocate and rebalance Client accounts within the asset allocation policy.

Referrals and Co-Advisor Relationships with Other Investment Advisers

Methods of Analysis and Investment Strategies – VisionX will obtain financial information from prospective clients to determine the appropriate investment advisory programs or services with other investment advisers. VisionX may use various investment analysis tools to assist in such analysis. Clients establishing and maintaining investment advisory accounts with other investment advisors may receive performance reports from the investment advisers showing the investment performance of their accounts.

Risk of Loss

There are risks inherent in all financial decisions and transactions. VisionX cannot guarantee the current or future performance of client accounts, or the success of any investment decision or strategy that VisionX may use with client accounts.
Investing in securities involves risk of loss that clients should be prepared to bear.

Item 9. Disciplinary Information

VisionX has no current disciplinary information to disclose. Our IARs also have no current disciplinary information to report.

Item 10. Other Financial Industry Activities and Affiliations

Neither VisionX nor any of its management persons are registered as a broker-dealer, futures commission merchant, commodity pool operator or commodity trading advisor and will not become registered in any of these capacities.

Tanner Utley is licensed as an insurance agent and can provide insurance products and services through VisionX Insurance, LLC to clients. As insurance agents he may earn insurance commissions and fees while selling and servicing insurance products and services. He will only offer insurance products and services in states where they are properly licensed.

VisionX may establish relationships with unaffiliated registered investment advisors who offer a variety of advisory products and services. If a client is referred to one of these other registered investment advisers Vision X and its Advisory Representative may receive referral fees from the other registered investment adviser. In other programs VisionX may be acting as a co-advisor with the other registered investment advisers and receive co-advisory fees. When we receive compensation from these other advisers it creates a material conflict of interest in that we have an incentive to recommend these advisers.

We address these conflicts through the following **Compliance Oversight Policies**:

- **Conflicts of Interest -** We must disclose any potential or actual conflicts of interest when dealing with clients.
- **Our Obligations -** VisionX and its IARs are subject to the following specific obligations when dealing with clients:
    - The duty to have a reasonable, independent basis for its investment advice;
    - The duty to ensure that investment advice is suitable to meeting the client's individual objectives, needs, and circumstances; and,
    - A duty to be loyal to clients.

Item 11. Participation or Interest in Client Transactions and Personal Trading

VisionX has established a Code of Ethics that reflects our fiduciary obligations and those of its supervised persons and requires compliance with federal securities laws. VisionX's Code of Ethics covers all of its associates, who must consistently act in the VisionX clients' best interest in all advisory activities. VisionX imposes certain requirements on its associates to ensure that they meet its fiduciary responsibilities to its clients. This standard of conduct requirement is higher than what is ordinarily required and encountered in business.

- Our associates may buy, sell and hold securities for their personal accounts, which VisionX may also recommend to clients, or buy and sell on a discretionary basis for clients. As these situations present a conflict of interest, it is the policy of VisionX that no supervised person shall prefer their own interest over the interest of VisionX clients.
- No investment advisor representative employed by VisionX may buy or sell any security prior to a transaction being implemented for an advisory account.
- No supervised person employed by VisionX may buy or sell securities for their personal accounts where their decision is derived from information obtained through their employment with VisionX unless the information is also available to the investing public upon reasonable inquiry.

VisionX must disclose any potential or actual conflicts of interest when dealing with clients.

VisionX and its IARs are subject to the following specific obligations when dealing with clients:

- The duty to have a reasonable, independent basis for its investment advice;
- The duty to ensure that investment advice is suitable to meeting the client's individual objectives, needs, and circumstances; and,
- A duty to be loyal to clients.

This Code of Ethics response is only intended to provide clients and potential clients with a summary description of our firm's Code of Ethics. If current clients or potential clients wish to request a copy of our Code of Ethics, they may do so at: 515-570-4032

Item 12. Brokerage Practices

VisionX Brokerage and Custodian Relationships

VisionX Brokerage and Custodian Relationships - VisionX considers a number of factors including, without limitation, best execution, the overall direct net economic impact on account assets (including commissions which may not be the lowest available, but which will not be higher than the generally prevailing competitive range) the financial stability of the Broker-Dealer and Custodian, the efficiency with

which the transaction is effected, the ability to effect the transaction where complicating factors are involved, the availability of the Broker-Dealer and Custodian to stand ready to execute possible difficult transactions in the future, and other matters involved in the receipt of brokerage and research services.

VisionX currently has a Broker-Dealer/Custodian arrangement with LPL Financial, a SEC registered broker/dealer, member FINRA and SIPC, and SEI Private Trust Co.(SPTC), a qualified custodian (collectively referred to as "qualified custodian"). Any variable annuities managed within Portfolio Management Program accounts are held at the corresponding insurance company's custodian of record. Not all advisers require clients to use a specific broker-dealer/custodian, and although we endeavor to seek best execution for clients, the use of LPL or SPTC may cost clients more money than the use of other custodians.

VisionX will recommend these qualified custodians to clients for custody and brokerage services. There is no direct link between VisionX and these qualified custodians and the investment advice VisionX gives to clients, although VisionX receives economic benefits through its participation in these qualified custodians' advisory services that are typically not available to retail investors. These benefits include the following products and services (provided without cost or at a discount):

- Duplicate client statements and confirmations;
- Research related products and tools; consulting services;
- Access to a trading desk serving advisor participants;
- Access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to client accounts);
- The ability to have advisory fees deducted directly from client accounts; and
- Access to an electronic communications network for client order entry and account information; access to mutual funds with no transaction fees and to certain institutional money managers; and discounts on compliance, marketing, research, technology, and practice management products or services provided to VisionX by third party vendors.

VisionX does not have discretionary authority to choose either the Broker/Dealer used for transactions, or the commission rates paid.

Some of the products and services made available by these qualified custodians may benefit VisionX but may not directly benefit client accounts. These products or services may assist VisionX in managing and administering client accounts, including accounts not maintained by these qualified custodians. Other services made available by these qualified custodians are intended to help VisionX manage and further develop its business enterprise. Clients should be aware, however, that the receipt of economic benefits by VisionX creates a conflict of interest and influences VisionX's choice or recommendation of these qualified custodians for custody and brokerage services.

Reports and Statements - VisionX's Wealth Management Program clients may receive periodic performance reports describing account performance and holdings. All clients with accounts at these qualified custodians will receive monthly account statements from the custodians showing account activity as well as positions held in the account at month's end when there is activity in the account. No less than on a quarterly basis, these clients will receive a statement from these qualified custodians for transactions and holdings.

For information on VisionX's Wealth Management Wrap Fee Program please review the Nielsen Financial Management, LLC Wealth Management Wrap Fee Program Brochure.

Additional Information on VisionX's Relationship with LPL

If clients wish to have VisionX's IARs open a fee-based investment advisory account, LPL may be used. All accounts established through LPL will be cleared and held at LPL. LPL also provides VisionX with back-office operational, technology, and other administrative support. Other services may include consulting, publications and conferences on practice management, information technology, business succession, regulatory compliance, and marketing. Such services are intended to help VisionX manage and further develop its business enterprise.

LPL also makes available to VisionX other products and services that benefit VisionX but may not directly benefit its clients' accounts. Some of these other products and services assist VisionX in managing and administering client accounts. These include software and other technology that provide access to client account data (such as trade confirmation and account statements); facilitate trade execution; provide research, pricing information and other market data; facilitate payment of VisionX's fees from its clients' accounts; and assist with back-office functions; recordkeeping and client reporting. Many of these services generally may be used to service all or a substantial number of VisionX's accounts.

While VisionX has an arrangement with LPL, on a periodic basis, VisionX will review alternative broker/dealers and custodians in the marketplace to ensure LPL and its custodians are meeting VisionX's duty to provide best execution for client accounts. The review will include a comparison to LPL with other custodians which involves evaluating criteria such as overall expertise, cost competitiveness and financial condition. However, best execution does not simply mean the lowest transaction cost. Therefore, no single criteria will validate nor invalidate a custodian, but rather, all criteria taken together will be used in evaluating the currently utilized custodian.

General Brokerage Disclosures

VisionX does not permit clients to direct VisionX to use other broker-dealers than the broker-dealer selected and used by VisionX for Wealth Management Wrap Fee Program accounts.

Aggregating Purchases and Sales

We combine our orders into block trades if more than one account is participating in the trade. This blocking or bunching technique must be equitable and potentially advantageous for each such account. We engage in block trading when it is consistent with the duty to seek best execution and is consistent with the terms of our investment advisory agreements.

Equity trades are blocked based upon fairness to clients, both in the participation of their account, and in the allocation of orders for the accounts of more than one client. Allocations of all orders are performed in a timely and efficient manner. All managed accounts participating in a block execution receive the same execution price (average share price) for the securities purchased or sold in a trading day.

Item 13. Reviews

For our financial planning clients, our services generally conclude upon delivery of the financial planning advice or planning document, and therefore the plans are not reviewed on a regular basis, nor do we issue any reports.

Wealth Management accounts are reviewed by Tanner Utley on a no less than quarterly basis for adherence to suitability and investment restrictions. Clients will receive a quarterly report from the custodian of their assets.

Accounts established through Referrals Relationships with other investment advisers will generally have their accounts reviewed upon receipt of statements or reports from the other investment advisers, which are usually generated on a quarterly basis. - Accounts at other investment advisers generally have brokerage statements and performance reports, generated on a monthly or quarterly basis.

Item 14. Client Referrals and Other Compensation

VisionX may establish relationships with unaffiliated registered investment advisors who offer a variety of advisory products and services. If a client is referred to one of these other registered investment advisers Vision X and its Advisory Representative may receive referral fees from the other registered investment adviser. In other programs VisionX may be acting as a co-advisor with the other registered investment advisers and receive co-advisory fees. VisionX will, at all times, be in compliance with the rules and regulations under state law, and, if it applies, the Investment Advisers Act of 1940 regarding these

relationships. For further details on these program services, fees, and termination provisions please review the other investments advisor's Form ADV Part 2A Disclosure Brochure or Wrap Fee Brochure and corresponding client agreements.

VisionX does not have any referred client accounts from other investment advisers.

Item 15. Custody

VisionX does not have custody of client assets other than to directly deduct fees from client accounts for client ac

Item 16. Investment Discretion

We accept discretionary authority to manage securities portfolios. Clients may place reasonable types of restrictions on this authority such as restrictions on the types of securities in which their account may be invested. Clients provide us discretionary authority through executing our investment management agreement.

Item 17. Voting Client Securities

VisionX will not exercise proxy-voting authority over the securities held in client accounts. The obligation to vote client proxies shall at all times rest with the clients. However, clients may contact VisionX for advice or information about a particular proxy vote. The Firmshall not be deemed to have proxy-voting authority solely as a result of providing such advice to a client. Should we inadvertently receive proxy information for a security held in account, such information shall be immediately forwarded to client.

Item 18. Financial Information

VisionX has no financial information to report, since VisionX does not maintain custody of client accounts or assets other than direct fee deduction and has no financial situations which may impair its ability to conduct business.

Item 19. Requirement for State-Registered Investment Advisers

Our President is Tanner Utley.

Education:

- Minnesota State University, Mankato, Bachelor of Science Degree, 8/2007 to 5/2010

Business Background over the last five (5) years

- VisionX Wealth Partners, LLC, Investment Adviser Representative, Chief Compliance Officer and President
- Nielsen Financial Management, LLC, Registered Investment Adviser, Investment Adviser Representative, 6/20 to present
- Royal Alliance Associates, Investment Adviser, Investment Adviser Representative 11/18 to 6/20
- Royal Alliance Associates, Broker-Dealer, Registered Representative, 11/18 to 6/20
- Private Client Officer, First American Bank, Fort Dodge, IA, 2013 to 6/20

VisionX is not actively engaged in any other business activity.

We are not compensated for advisory services with performance-based fees. Neither we nor any management person have been involved in any arbitiration claims, civil, self-regulatory or administrative proceedings.

Neither we nor any of our management persons have any relationships with any issuer of securities.

March 16, 2026

Tanner E. Utley
President
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Office: 1625 5th Avenue South
Fort Dodge, IA 50501
Phone: (515) 570-4032

This brochure supplement provides information about Tanner E. Utley that supplements the Nielsen Financial Management, LLC (VisionX) brochure. You should have received a copy of that brochure. Please contact VisionX if you did not receive VisionX's brochure or if you have any questions about the contents of this supplement.

Additional information about Tanner Utley is available on the SEC's website at www.adviserinfo.sec.gov.

DBS Item 2

Educational Background and Business Experience

Year of Birth:1988

Education:
- Minnesota State University, Mankato, Bachelor of Science Degree, 8/2007 to 5/2010

Business Background over the last five (5) years
- VisionX Wealth Partners, LLC, Investment Adviser Representative, Chief Compliance Officer and President
- Nielsen Financial Management, LLC, Registered Investment Adviser, Investment Adviser Representative, 6/20 to present
- Royal Alliance Associates, Investment Adviser, Investment Adviser Representative 11/18 to 6/20
- Royal Alliance Associates, Broker-Dealer, Registered Representative, 11/18 to 6/20
- Private Client Officer, First American Bank, Fort Dodge, IA, 2013 to 6/20

Professional Licenses and Designations

Series 7 - General Securities Representative Exam
To obtain the Series 7 an initial qualifying exam administered by the Financial Industry Regulatory Authority ("FINRA") must be passed. Continuing Education requirements include attending an Annual Compliance Meeting and Firm Element Training. Also required to be taken is a computer-based program within 120 days of the second anniversary of obtaining the registration and every three years thereafter.

Series 66 - Uniform Investment Adviser, Combined State Laws Exam 66
To obtain the Series Combined 63 and 65 an initial qualifying exam administered by the Financial Industry Regulatory Authority ("FINRA") must be passed. Continuing Education requirements include attending an Annual Compliance Meeting and Firm Element Training. Also required to be taken is a computer-based program within 120 days of the second anniversary of obtaining the registration and every three years thereafter.

Retirement Income Certified Professional® (RICP®)
The Retirement Income Certified Professional® (RICP®) program provides financial professionals with the knowledge to become experts in the retirement planning market. The accredited RICP® program is tailored for financial professionals seeking to specialize in the retirement income planning field through an online, self-study format. Upon completion, you will be a certified financial advisor with professional tools that include estate planning techniques, portfolio assessment, personal finance best practices, health expense budget creation, home equity strategies, and more.

Three years of experience in financial planning or a related profession are required to use the designation. To receive the RICP® designation, you must:

- Successfully complete the three required courses
- Agree to comply with the American College code of Ethics and Procedures

Participation in the annual Professional Recertification Program is required to maintain the designation.

DBS Item 3
Disciplinary Information

Tanner E. Utley has no material disciplinary information history to disclose.

DBS Item 4
Other Business Activities

- **Insurance**
  IAR is licensed as an insurance agent. In this capacity IAR will be paid commission for the sales of fixed insurance products. This presents a conflict of interest as it gives IAR an incentive to recommend insurance products based on the compensation received, rather than on your needs. You always have the option to purchase insurance products that IAR recommends through other unaffiliated insurance agencies or companies. IAR currently spends less than 5% of his business time on his insurance activities.

  General Client Conflict Resolution
  IAR addresses conflicts with his/her other business activities by doing the following:

  IAR must disclose any potential or actual conflicts of interest when dealing with clients.
  IAR is subject to the following specific obligations when dealing with clients:
  - The duty to have a reasonable, independent basis for his/her investment and other financial advice;
  - The duty to ensure that all investment and financial advice is suitable to meeting the client's individual objectives, needs, and circumstances; and,
  - A duty to be loyal to clients.

DBS Item 5
Additional Compensation

IAR does not receive additional compensation or any economic benefits from other parties for advisory services or client referrals.

DBS Item 6
Supervision
Tanner Utley is the Chief Compliance Officer of VisionX and therefore supervises himself. He may be reached at (515) 570-4032 with any concerns or questions.

DBS Item 7
Required for State Registered Advisers
Tanner E. Utley has no material arbitration decision disclosures, civil judgments or regulatory/administrative decision disclosures and has never been the subject of a bankruptcy petition.

PRIVACY POLICY NOTICE

VisionX Wealth Partners, LLC
October 19, 2024

Our Promise to You
As a client of VisionX, you share both personal and financial information with us. Your privacy is important to us, and we are dedicated to safeguarding your personal and financial information.

Information Provided by Clients
In the normal course of doing business, we typically obtain the following non-public personal information about our clients:

- Personal information regarding our clients' identity such as name, address, and social security number;
- Information regarding securities transactions effected by us; and
- Client financial information such as net-worth, assets, income, bank account information and account balances.

How We Manage and Protect Your Personal Information

A. Require new Associates to review and acknowledge the firm's compliance policy manual, which includes this privacy policy, and all Associates to review and acknowledge the compliance policy manual annually.
B. Prohibit an Associate from providing client information over the telephone or in response to an e-mail message unless the Associate has identified the other person as the client, a fiduciary representative of the client, an authorized agent of the client or a party that needs the information to complete a transaction for the client (such as broker-dealers, custodians or administrative service providers).
C. Maintain appropriate security measures for our computer and information systems, including the use of encryption, usernames/passwords, and firewalls.
D. Use locks and other appropriate physical security measures to safeguard client information stored in paper format. For example, Associates are expected to secure client information within locked cabinets when the office is closed.
E. Dispose of client information stored in electronic or paper form in such a manner (e.g., through the use of a shredder or shredder service) to reasonably ensure such information is protected from unauthorized access.
F. Engage a third-party service provider only after we have entered into a contractual agreement that prohibits the service provider from disclosing or using confidential personal information except as necessary to carry out its assigned responsibilities and only for that purpose.
G. Have implemented the use of procedures and systems that will keep all confidential VisionX, and client information protected from unauthorized viewing and access by persons or entities that are not affiliated with or associated with VisionX.

Third Parties and Third-Party Service Providers to whom we may disclose information –
VisionX may need to share personal information to run our everyday business. The following are reasons that we may share your personal information:

- For everyday business purposes – such as to process your transactions, maintain your account(s);
- To assist us in in complying with our legal and regulatory responsibilities;
- To respond to court orders and legal investigations, or report to credit bureaus;
- To comply with federal and state laws and regulations.

We will not disclose nonpublic personal information about a client to a non-affiliated third party other than as described in this policy stated above or as permitted by law unless:

- We have provided the client with a revised notice describing the new policy;
- We have provided the client with an "opt out" notice; and
- We have provided the client with a reasonable opportunity to opt out of the disclosure before VisionX discloses the information to the non-affiliated third party.

VisionX is not required to send privacy notices or provide opt-out elections to clients unless we intend to share the client's nonpublic personal information with a non-affiliated third party outside of policy stated above.

Client Notifications
We are required by law to annually provide a notice describing our privacy policy. In addition, we will inform you promptly if there are changes to our policy. Please do not hesitate to contact us with questions about this notice by calling VisionX at (515) 570-4032, writing to VisionX at 31 South 21st Street Fort Dodge, IA 50501.