

Form ADV Part 2A – Firm Brochure

Radiant Wealth Advisory, LLC

Address: 9966 Pippin Rd Cincinnati, OH 45231

Phone: 513-708-9049

Website: www.radiantwealthadvisory.com

Email: nicki@radiantwealthadvisory.com

Date: 02/24/2026

This Brochure provides information about the qualifications and business practices of Radiant Wealth Advisory, LLC (the “Firm”).

If you have any questions about the contents of this brochure, please contact us.

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

Registration as an investment adviser does not imply any level of skill or training.

Additional information about Radiant Wealth Advisory, LLC is available on the SEC’s website at www.adviserinfo.sec.gov.

Form ADV Part 2A – Firm Brochure

Material Changes

This amended filing includes an update to the Firm's fee schedule and formatting revisions to the cover page. No other material changes have been made since the initial filing.

Table of Contents

4. Advisory Business
5. Fees and Compensation
6. Performance-Based Fees
7. Types of Clients
8. Methods of Analysis, Investment Strategies, and Risk of Loss
9. Disciplinary Information
10. Other Financial Industry Activities and Affiliations
11. Code of Ethics & Personal Trading
12. Brokerage Practices
13. Review of Accounts
14. Client Referrals & Other Compensation
15. Custody
16. Investment Discretion
17. Voting Client Securities
18. Financial Information
- 19 State-Specific Disclosures (Ohio)

Form ADV Part 2A – Firm Brochure

Item 4: Advisory Business

Radiant Wealth Advisory, LLC (“RWA” or “the Firm”) is a state-registered investment adviser located in Cincinnati, Ohio. The Firm is wholly owned and controlled by Nicole (“Nicki”) Slattery, who also serves as the Investment Adviser Representative (“IAR”).

The Firm provides:

- Investment Management Services
- Comprehensive Financial Planning
- Educational Workshops and Speaking Engagements
- Insurance consulting and product implementation services, including life insurance and fixed annuities, offered on an optional basis.

RWA specializes in serving creatives, small business owners, couples, and individuals navigating major life transitions such as divorce, career change, business growth, or reinvention.

Investment Management

Radiant Wealth Advisory, LLC provides ongoing discretionary portfolio management tailored to each client’s goals, values, time horizon, and risk tolerance. Investment strategies are designed to align with the client’s overall financial plan and long-term objectives.

Client investment accounts are custodied with Altruist Financial LLC, the Firm’s recommended qualified custodian, selected for its cost efficiency, technology platform, investment product availability, and reporting capabilities. Accounts are managed on a discretionary basis pursuant to a written advisory agreement.

Clients may impose reasonable restrictions on the management of their accounts, provided such restrictions are communicated to the Firm in writing.

Comprehensive Financial Planning

Clients may engage the Firm for ongoing financial planning services or for planning-only engagements. Comprehensive financial planning is tailored to each client’s circumstances and may include, but is not limited to:

- Retirement planning
- Cash flow and budgeting strategies
- Risk management and insurance review
- Business and personal financial transition planning
- Investment allocation and portfolio strategy recommendations

The Firm does not provide tax planning or tax preparation services. When appropriate, clients may be referred to independent tax professionals for tax-related advice or services.

Form ADV Part 2A – Firm Brochure

Educational Workshops

We may provide educational workshops or presentations for community organizations, businesses, and creative groups. These offerings are educational in nature and do not include individualized investment advice or recommendations.

Participation in educational workshops does not create an advisory relationship with the firm.

Item 5: Fees and Compensation

Investment Management Services

Radiant Wealth Advisory, LLC provides discretionary investment management services for an annual fee based on household assets under management (“AUM”).

The Firm’s standard annual investment management fee generally ranges from 0.90% to 1.30%, depending on the value of assets managed and the overall client relationship.

Investment Management Fee Schedule

Assets Under Management | Annual Fee

\$0 – \$50,000 | 1.30%

\$50,001 – \$300,000 | 1.25%

\$300,001 – \$500,000 | 1.00%

\$500,001 and above | 0.90%

Fees are applied on a tiered (progressive) basis, meaning each fee percentage applies only to the portion of assets within that tier.

The Firm may aggregate related household accounts for purposes of determining fee breakpoints.

Fees are billed quarterly in arrears based on the daily average account balance for the prior quarter. Clients typically authorize the qualified custodian to deduct advisory fees directly from managed accounts.

Clients may terminate advisory agreements as outlined in the advisory agreement. Any unearned prepaid fees will be refunded on a prorated basis where applicable.

Fees may be negotiable at the Firm’s discretion based on factors including household assets, complexity of the advisory relationship, and anticipated servicing requirements. As a result, similarly situated clients may pay different fees.

Financial Planning-Only Services

Comprehensive financial planning services are offered under a separate written Financial Planning Agreement.

Form ADV Part 2A – Firm Brochure

The Firm's standard comprehensive financial planning fee is \$3,500 annually, typically billed in monthly installments of \$291.67 over a 12-month planning term, unless otherwise agreed in writing.

Fees may be negotiable at the Firm's discretion based on the scope and complexity of services, anticipated time commitment, and the client's financial circumstances. The specific fee will be disclosed and agreed to in writing prior to engagement.

Financial planning fees are separate from and in addition to investment management fees unless otherwise disclosed in writing.

Financial planning fees are generally billed monthly. The Firm does not require or accept prepayment of fees in excess of \$500 more than six months in advance.

The Firm does not deduct financial planning fees from client custodial accounts unless the client provides written authorization and such billing method is permitted under applicable regulations.

Clients may terminate the Financial Planning Agreement at any time. Unearned prepaid fees, if any, will be refunded on a prorated basis.

Financial planning services do not include ongoing investment monitoring unless the client separately engages the Firm for investment management services.

Other Fees and Expenses

In addition to advisory fees paid to the Firm, clients may incur certain fees and expenses imposed by custodians, broker-dealers, mutual funds, exchange-traded funds, or other third-party service providers. These fees may include transaction-based charges, administrative or processing fees, wire or transfer fees, account termination or transfer (ACAT) fees, and internal fund expenses.

The Firm does not receive compensation from custodians, mutual funds, or other third-party service providers in connection with these fees.

Insurance Commissions

Nicole Slattery is licensed to sell life insurance and fixed indexed annuities through an unaffiliated insurance agency.

Insurance commissions are separate from advisory fees. Clients are under no obligation to purchase insurance products through the Firm or its representative.

Item 6: Performance-Based Fees

The Firm does not charge performance-based fees.

Form ADV Part 2A – Firm Brochure

Item 7: Types of Clients

The Firm primarily serves creatives, artists, small business owners, and couples, as well as individuals navigating life transitions such as divorce, career change, business growth, and personal reinvention.

The Firm generally does not require a minimum account size to engage advisory services

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

We use a hybrid portfolio construction approach, combining structured portfolio frameworks with personalization based on each client's goals, time horizon, tax considerations, risk tolerance, and overall financial plan.

Our methods of analysis may include:

- Fundamental analysis of asset classes and fund composition
- Strategic asset allocation to support long-term goals
- Passive and factor-based investment vehicles, such as index funds and ETFs
- Periodic rebalancing to maintain target allocations

Radiant Wealth Advisory, LLC utilizes Altruist Financial, LLC as its primary custodian.

Altruist provides structured portfolio models, cost-effective investment solutions, and integrated technology tools that support efficient portfolio management and client reporting. The Firm selects Altruist based on its ability to support client investment objectives, account structures, and overall cost considerations.

Risks of Loss

Investing in securities involves the risk of loss of principal, and clients should be prepared to bear such loss. Market conditions, interest rate changes, inflation, economic events, and other factors may affect investment performance.

Other risks that may apply include:

- Market Risk: Prices may fluctuate over time.
- Equity and Fixed Income Risk: Stock and bond values may decline.
- ETF and Mutual Fund Risk: Fund performance may differ from the underlying index.
- Liquidity Risk: Some investments may be hard to sell quickly.

No investment strategy can guarantee returns.

Item 9: Disciplinary Information

No disciplinary actions to report.

Item 10: Other Financial Industry Activities & Affiliations

Radiant Wealth Advisory, LLC has engaged RIA Registrar, LLC, a third-party compliance consulting firm, to assist with the Firm's compliance program, registration, and ongoing regulatory obligations.

Form ADV Part 2A – Firm Brochure

RIA Registrar provides compliance consulting services, including assistance with investment adviser registration and renewals, document maintenance, regulatory filings, compliance policies and procedures, recordkeeping guidance, marketing material review, fiduciary training, and audit preparedness.

The Firm remains fully independent. RIA Registrar does not provide investment advice to clients and does not have discretionary authority over client accounts or custody of client assets. Engaging RIA Registrar allows the Firm to maintain an effective compliance framework and support its fiduciary responsibilities to clients.

Radiant Wealth Advisory, LLC and its Investment Adviser Representative are not affiliated with a broker-dealer.

The Investment Adviser Representative is licensed to sell life insurance and fixed indexed annuities through an unaffiliated insurance agency.

Clients are under no obligation to purchase insurance products through the Firm or its representative. Any insurance recommendations are made in the client's best interest and in accordance with the Firm's fiduciary obligations.

The Firm's Investment Adviser Representative also owns Golden Spark Consulting, a spiritual consulting and educational services business that is separate from the Firm's advisory services and does not involve investment advice.

These activities do not materially interfere with the Firm's advisory services or the time and attention devoted to advisory clients.

Item 11: Code of Ethics and Personal Trading

Radiant Wealth Advisory, LLC has adopted a Code of Ethics in accordance with applicable securities laws and regulations. The Firm acts as a fiduciary and places clients' interests first.

The Code of Ethics establishes standards of conduct and includes policies and procedures designed to prevent conflicts of interest, including guidelines governing personal securities transactions by the Firm and its Investment Adviser Representative.

These policies are intended to ensure that personal trading activities do not disadvantage clients or interfere with the Firm's fiduciary obligations.

Clients may obtain a copy of the Firm's Code of Ethics upon request by contacting Radiant Wealth Advisory, LLC at the address, phone number, or email listed in this Brochure.

Item 12: Brokerage Practices

Radiant Wealth Advisory, LLC generally recommends that client accounts be custodied with Altruist Financial LLC ("Altruist"), a qualified custodian that provides brokerage and custodial services for assets managed by the Firm. In evaluating custodians, the Firm considers a variety of factors, including cost and fee transparency,

Form ADV Part 2A – Firm Brochure

the availability and quality of technology and reporting tools, operational reliability, trade execution capabilities, and support for the Firm’s investment strategies and client service model.

Altruist provides a digital custody platform designed for independent registered investment advisors. The platform offers electronic account onboarding, account funding, integrated portfolio accounting and performance reporting, commission-free trading, and tools that support portfolio construction and management. These capabilities assist the Firm in implementing investment strategies efficiently and provide clients with secure online and mobile access to account information.

Altruist’s custodial services include safekeeping of client assets, trade execution, transaction settlement, and periodic account reporting. The platform enables the Firm to manage client portfolios, place trades (including fractional share transactions), and generate performance and billing reports in support of client objectives. Altruist is responsible for maintaining custody of client assets and providing applicable brokerage services; the Firm does not provide custodial or brokerage services.

Best Execution and Custodian Practices

In selecting and recommending Altruist, the Firm seeks to ensure that client transactions are executed in a manner consistent with the Firm’s fiduciary duty and best execution obligations. While custodians may receive compensation from various sources related to brokerage and custodial services (such as cash management programs, securities lending, or trade execution arrangements), these practices are administered and disclosed by the custodian. The Firm does not receive compensation from such arrangements and periodically reviews execution quality and custodial services to evaluate whether the recommendation of Altruist remains appropriate.

The Firm believes that Altruist’s custodial platform is well-suited to support a variety of client goals and account types by providing operational efficiency, transparency, and modern technology. The Firm does not receive compensation from Altruist for referring clients or recommending its custodial services, and the selection of Altruist is based solely on the Firm’s assessment of the services provided.

Clients are not required to custody assets with Altruist and may select another qualified custodian. However, if a client elects to use a custodian other than Altruist, the Firm may determine, on a case-by-case basis, that it is unable to effectively manage the account due to limitations related to trade execution, reporting, technology integration, or administrative processes.

No Soft Dollars or Revenue Sharing

Radiant Wealth Advisory does not receive compensation, research credits, revenue-sharing arrangements, or any financial incentives from custodians.

Item 13: Review of Accounts

Radiant Wealth Advisory, LLC (the “Firm”) reviews client accounts on a regular basis and at least quarterly. Clients are offered up to four structured review meetings per year, typically conducted on a quarterly basis. Reviews are conducted by the Firm’s Investment Adviser Representative and are designed to evaluate portfolio performance, asset allocation, and alignment with the client’s stated goals and objectives.

Form ADV Part 2A – Firm Brochure

For clients receiving discretionary portfolio management, the Firm performs ongoing monitoring of accounts. The Firm's reviewer conducts formal portfolio reviews at least quarterly and performs more frequent interim reviews when triggered by significant market events, material changes in a client's financial circumstances, or at the client's request.

Monitoring activities include review of allocation vs. target, performance relative to stated objectives, rebalancing needs, and any trade or custody exceptions. The Firm documents review findings and any recommended actions in the client file and communicates material changes or recommended actions to the client in writing or during scheduled review meetings.

Clients receive account statements at least quarterly directly from Altruist Financial LLC. Account balances, transaction history, and performance information are available to clients at any time through the custodian's secure online client portal.

Item 14: Client Referrals and Other Compensation

The Firm's Investment Adviser Representative is licensed to sell life insurance and fixed indexed annuity products through an unaffiliated insurance agency. In connection with the sale of such insurance products, the Investment Adviser Representative may receive standard commissions. These commissions are separate from and in addition to the advisory fees charged by the Firm and are not based on assets under management.

This arrangement creates a potential conflict of interest, as the Investment Adviser Representative has a financial incentive to recommend insurance products. The Firm's fiduciary duty requires that all recommendations be made in the client's best interest, without regard to potential compensation. Clients are under no obligation to purchase insurance products through the Firm or its representative, and this conflict is disclosed to clients prior to the purchase of any insurance product.

Item 15: Custody

Radiant Wealth Advisory, LLC is deemed to have limited custody of client assets solely because the Firm is authorized to deduct advisory fees directly from client accounts. The Firm does not otherwise maintain custody of client funds or securities.

Client assets are maintained with Altruist Financial LLC, a qualified custodian. Altruist is responsible for safeguarding client assets and providing periodic account statements directly to clients.

Clients are encouraged to review custodian account statements carefully and to compare the information provided in such statements with any advisory fee invoices or performance reports provided by the Firm.

The Firm does not accept checks made payable to the Firm, does not serve as trustee or power of attorney for client accounts, and does not have the ability to withdraw client funds or securities other than for the deduction of advisory fees as expressly authorized by the client.

Privacy of Client Information

Radiant Wealth Advisory, LLC is committed to protecting the confidentiality and security of clients' nonpublic

Form ADV Part 2A – Firm Brochure

personal information. The Firm maintains a written Privacy Policy in accordance with applicable federal and state privacy laws, including Regulation S-P.

The Firm does not sell client information and discloses nonpublic personal information only as permitted or required by law, including to custodians, service providers, and regulatory authorities as necessary to provide advisory services or comply with legal obligations.

The Firm maintains physical, electronic, and procedural safeguards designed to protect client information. A copy of the Firm's Privacy Policy is provided to clients at the commencement of the advisory relationship and annually thereafter, and is available upon request.

Item 16: Investment Discretion

Radiant Wealth Advisory, LLC is granted discretionary authority by clients to manage investment accounts. This authority is provided through a written advisory agreement and permits the Firm to select securities, determine the amount of securities to be bought or sold, and execute transactions without obtaining prior client approval for each trade.

Discretionary authority is limited to investment and trading decisions only and does not include the authority to withdraw client funds or securities, except for the deduction of advisory fees as authorized by the client.

Clients may impose reasonable restrictions on the management of their accounts, which must be provided to the Firm in writing.

Item 17: Voting Client Securities

Radiant Wealth Advisory, LLC does not vote client proxies.

Item 18: Financial Information

Radiant Wealth Advisory, LLC does not require or solicit prepayment of advisory fees in excess of \$500 per client more than six months in advance.

The Firm is deemed to have limited custody of client assets solely because clients authorize the qualified custodian to deduct investment management fees from their accounts. Financial planning fees are generally invoiced directly to clients and are not deducted from custodial accounts unless the client provides written authorization and such billing method is permitted under applicable regulations.

The Firm does not otherwise maintain custody of client funds or securities.

The Firm does not have any financial condition that is reasonably likely to impair its ability to meet contractual commitments to clients.

Form ADV Part 2A – Firm Brochure

Item 19: State-Specific Disclosures (Ohio)

Radiant Wealth Advisory, LLC and its Investment Adviser Representative are fiduciaries and are required to act in the best interest of clients at all times. This fiduciary duty includes the obligation to provide advice that is suitable and in the client's best interest, to seek best execution of client transactions, and to fully disclose material conflicts of interest.

The Firm strives to avoid conflicts of interest; however, when conflicts cannot be avoided, they are disclosed to clients in a clear and timely manner. Clients are encouraged to ask questions and request additional information regarding the Firm's fiduciary obligations, conflicts of interest, or any aspect of the advisory relationship.

These disclosures are provided in accordance with applicable Ohio securities laws and regulations governing registered investment advisers.