Form ADV Part 2A: Firm Brochure

Item 1: Cover Page

Lampados Financial Group, LLC

CRD Number: 315375
9900 Hillwood Parkway, Suite 300
Fort Worth, TX 76177
Phone: (877) 558-8037
Website: www.lampadosfinancial.com

Date of this Brochure: January 2027

This brochure provides information about the qualifications and business practices of Lampados Financial Group, LLC ("Lampados," "we," or "us"). If you have any questions about the contents of this brochure, please contact us at (877) 558-8037. 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.

Lampados is a registered investment adviser with the Texas State Securities Board. Registration of an investment adviser does not imply a certain level of skill or training.

Additional information about Lampados is available on the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov. You can search this site using our CRD number, 315375.

Item 2: Material Changes

This section describes material changes made since our last brochure, dated January 2026.

- **New principal office.** Effective January 4, 2027, our principal office moved to 9900 Hillwood Parkway, Suite 300, Fort Worth, TX 76177.
- **Firm history.** Item 4 now states that Lampados has provided advisory services since June 2021. The prior brochure stated the firm was founded in October 2020.
- **Restructured planning services and published fees.** Our planning services are now offered as a one-time Financial Plan ($2,500), ongoing planning called The Framework ($500 to $1,000 per month), and the 90-Day Accelerator ($9,000). The prior statement that annual retainer fees may be up to $25,000 has been removed. See Items 4 and 5.
- **Investment management added.** We now offer Private Wealth Management, a discretionary investment management service available by invitation only to clients of The Framework, for an annual fee of 1.00% of assets under management, billed quarterly. Client accounts are held at Altruist Financial LLC. See Items 4, 5, 8, 12, 15 and 16.
- **Retirement rollover conflict.** Item 4 now discloses the conflict of interest that arises when we recommend moving retirement assets into an account we manage for a fee.
- **Other business activities.** Item 10 now discloses our principal's Texas life, accident and health insurance license (held for policy review only), his ownership of Lampados Realty Group TX, and tax return preparation services offered for a separate fee.

- **Custody, discretion and brokerage.** Items 12, 15 and 16 have been expanded to describe our use of Altruist, our deduction of advisory fees from client accounts, and our discretionary authority.
- **Item 19 added.** We added the disclosures required of state-registered advisers.

We will provide a summary of material changes at least annually and whenever a material change occurs. You may request a free copy of our current brochure at any time by calling (877) 558-8037.

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Item 4: Advisory Business

Our firm

Lampados Financial Group, LLC is a Texas limited liability company registered as an investment adviser with the Texas State Securities Board. Lampados has provided advisory services since June 2021. The firm is wholly owned by Chukwudi Uraih, who serves as its Chief Executive Officer and Chief Compliance Officer.

Lampados is a fee-only firm. We are paid only by our clients. We do not sell insurance, annuities or other financial products, and we do not receive commissions.

Financial planning services

Financial planning is the core of every client relationship. Depending on the engagement, planning may include cash flow and budgeting, debt management, savings and goal planning, retirement planning, investment analysis, tax planning, risk management and review of existing insurance policies, education planning, employee benefits, and estate planning coordination.

We do not provide legal advice, and tax planning is not a substitute for advice from a tax attorney or CPA on matters outside our engagement.

- **Financial Plan.** A one-time engagement that produces a written financial plan. The engagement includes one meeting to present the plan and one follow-up meeting.
- **The Framework.** Ongoing financial planning on a month-to-month basis. Framework clients receive continuous planning support, a monthly plan update, periodic reviews, and access to the adviser. Framework clients also receive help preparing essential estate documents through a third-party platform (see "Estate document coordination" below).
- **90-Day Accelerator.** A fixed-scope engagement in which we build and implement a complete financial plan with the client over 90 days. The Accelerator includes working sessions during the 90 days, a financial dashboard through a third-party budgeting tool, and essential estate documents for the client and the client's parents. At the end of the 90 days, the client may continue in The Framework.
- **Special projects.** Narrow advice on a specific question, offered at our discretion at a session rate.

Private Wealth Management

Private Wealth Management is discretionary investment management offered by invitation only to clients of The Framework. We do not accept clients for investment management alone; a Lampados financial plan comes first in every case. We manage accounts held at Altruist Financial LLC according to the client's financial plan, goals, time horizon and risk tolerance, and we may also give advice on retirement plan accounts, such as 401(k) plans, held elsewhere. We do not have trading authority over accounts held elsewhere; the client places those trades.

Clients may impose reasonable restrictions on investing in certain securities or types of securities by telling us in writing. Private Wealth Management requires a separate written investment management agreement.

Estate document coordination

We help clients prepare essential estate documents (for example, wills, powers of attorney and health care directives) using a third-party online estate planning platform. We are not attorneys, the platform does not provide legal advice through us, and clients with complex estates should consult an estate planning attorney. We also offer this service to non-clients as a stand-alone package. Lampados receives no compensation from the estate platform provider.

Retirement plan rollovers

When we recommend that a client roll assets out of an employer retirement plan or move them into an account we manage, we earn an advisory fee on those assets that we would not otherwise earn. This is a conflict of interest. We address it by making such recommendations only when we believe they are in the client's best interest after considering fees, investment options, services and protections in both the current plan and the proposed account. Clients are never obligated to roll over assets or to have us manage them.

Wrap fee programs and assets under management

We do not participate in wrap fee programs. As of December 31, 2026, we managed $0 on a discretionary basis and $0 on a non-discretionary basis.

Item 5: Fees and Compensation

Planning fees

- **Financial Plan:** $2,500, paid once when the engagement begins. If the client joins The Framework within 30 days after the plan is delivered, the $2,500 is credited toward Framework fees, applied in equal amounts across the client's first 12 monthly Framework payments.
- **The Framework:** $500 to $1,000 per month, depending on the complexity of the client's situation, billed monthly in advance. The Framework is month to month with no annual contract.
- **90-Day Accelerator:** $9,000, paid in full at signing or in three monthly payments of $3,000.
- **Special projects:** $300 per session of about 75 minutes.
- **Estate planning package for non-clients:** $1,000 to $1,500, depending on scope.

Planning fees are paid through AdvicePay, a third-party payment processor, by ACH or credit/debit card. Planning fees are never deducted from investment accounts and are never paid from an IRA. Fixed-fee engagements are completed within six months of payment. We do not collect more than $500 in fees per client six or more months in advance.

Private Wealth Management fee

The annual fee for Private Wealth Management is 1.00% of the assets we manage at Altruist, billed quarterly in arrears based on the market value of the account on the last business day of the quarter. The quarterly fee is 0.25% (one quarter of 1.00%). The fee for a partial quarter is prorated. Because the fee is billed in arrears, no investment management fees are prepaid; on termination, a final prorated fee is billed through the termination date. For Private Wealth Management clients, this fee replaces the monthly Framework fee; clients pay either a planning fee or an investment management fee, never both for the same period. Accounts held outside Altruist, such as 401(k) plans we advise on, are not included in the fee calculation.

With the client's written authorization, the fee is deducted directly from the client's account at Altruist. Each time a fee is deducted, we send the client an itemized invoice showing the fee, the value of the assets on which it was based, and how it was calculated. A traditional IRA may pay the investment management fee attributable to that IRA.

Other fees and expenses

Clients may also pay fees charged by third parties, such as custodial fees, transaction fees, and the internal expenses of mutual funds and exchange-traded funds. These are separate from and in addition to our fees. We do not receive any portion of them.

Negotiability

Fees may be negotiated, reduced or waived at our discretion, for example for clients referred by existing clients. As a result, similar clients may pay different fees. The fee for each client is stated in the client's written agreement.

Termination and refunds

A client may terminate any agreement without penalty and receive a full refund within five business days of signing it. After that, either party may terminate the agreement with 30 days' written notice. On termination, we refund any prepaid fees that have not been earned, prorated

for the services not yet provided. Deliverables already provided are considered earned. Private Wealth Management fees are prorated through the termination date.

Compensation for the sale of securities

Neither Lampados nor anyone associated with it accepts compensation for the sale of securities or other investment products.

Item 6: Performance-Based Fees and Side-by-Side Management

We do not charge performance-based fees (fees based on a share of capital gains or capital appreciation of client assets) and do not manage accounts that pay such fees.

Item 7: Types of Clients

We provide advisory services to individuals, high-net-worth individuals and families. Our practice focuses on first-generation professionals in science, technology, engineering, mathematics and health care. We do not require a minimum account size or net worth. Private Wealth Management is available only to clients of The Framework.

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

Methods of analysis

We use a planning-first, quantitative approach we call "Engineered Wealth." It combines fundamental analysis of investments with cash flow modeling that stress-tests a client's financial position against events such as inflation, market declines and loss of income. Our sources include financial publications, research from fund companies and custodians, financial planning software, and corporate filings.

Investment strategies

For Private Wealth Management, we build diversified, long-term portfolios based on each client's plan, using low-cost index mutual funds and exchange-traded funds. We rebalance periodically and may harvest tax losses when appropriate. We do not attempt to time the market and do not recommend individual stock picks.

Risk of loss

Investing in securities involves risk of loss that clients should be prepared to bear. Past performance does not guarantee future results. Material risks include:

- **Market risk.** Security prices may fall because of economic, political or market events.
- **Inflation risk.** Rising prices may reduce the purchasing power of investment returns.
- **Interest rate risk.** Bond prices generally fall when interest rates rise.
- **Fund risk.** Mutual funds and ETFs carry the risks of their underlying holdings, charge internal expenses, and ETFs may trade at prices above or below their net asset value.
- **Allocation risk.** A chosen asset allocation may underperform other allocations.
- **Planning assumption risk.** Financial plans rely on assumptions about returns, inflation, taxes and the client's future that may prove inaccurate, and on information the client provides.
- **Cybersecurity and third-party risk.** We rely on custodians, software and other providers whose systems may fail or be breached.

Item 9: Disciplinary Information

Neither Lampados nor its management has been involved in any legal or disciplinary event that is material to a client's evaluation of our business or the integrity of our management.

Item 10: Other Financial Industry Activities and Affiliations

Neither Lampados nor its management is registered, or has an application pending to register, as a broker-dealer, registered representative of a broker-dealer, futures commission merchant, commodity pool operator, or commodity trading adviser.

- **Insurance license.** Our principal, Chukwudi Uraih, holds a Texas life, accident and health insurance license. He uses it only to review and explain clients' existing and proposed insurance coverage. He does not sell insurance, is not appointed with any insurance company, and receives no commissions or other compensation from insurance companies.
- **Lampados Realty Group TX.** Mr. Uraih owns and manages Lampados Realty Group TX, which owns short-term rental real estate in Texas and Washington, DC. It is a separate business and is not an investment offering; Lampados clients are not solicited to invest in it.
- **Tax return preparation.** Mr. Uraih prepares a limited number of tax returns, including for some advisory clients, under his IRS Preparer Tax Identification Number. Tax preparation is not an advisory service, is not marketed, and is billed separately under its own written agreement. Clients are never required to use this service.

We do not recommend or select other investment advisers for our clients and receive no compensation from any other adviser.

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

We have adopted a Code of Ethics that requires us to act in our clients' best interest, to place client interests ahead of our own, to comply with securities laws, and to keep client information confidential. A copy is available free on request.

We do not buy securities from or sell securities to clients, and we do not recommend securities in which we have a material financial interest. Mr. Uraih may buy or sell for his own accounts the same securities we recommend to clients. Because this creates a conflict of interest, our Code of Ethics prohibits him from trading ahead of client transactions or otherwise benefiting at a client's expense, and requires him to report his personal holdings and transactions as required by Texas rules.

Item 12: Brokerage Practices

We recommend that Private Wealth Management clients open accounts at Altruist Financial LLC, a FINRA-registered broker-dealer and qualified custodian. We are not affiliated with Altruist. We chose Altruist based on its cost, technology, trading and reporting tools, account services and financial strength.

Altruist makes software, trading, rebalancing and reporting tools available to us. Lampados pays Altruist a platform fee of 0.35% per year of the assets we manage there; Lampados pays this fee from its own revenue and it is not charged to clients. These tools help us serve all clients, but our reliance on them gives us an incentive to recommend Altruist rather than another

custodian. We do not receive soft-dollar benefits, client referrals or any other compensation from Altruist in exchange for recommending it.

We do not permit clients to direct us to use a particular broker-dealer for accounts we manage. When it is in clients' best interest we may aggregate trades for several accounts, and each participating account receives the average price. If we make a trading error in a client account, we will correct it at no cost to the client.

Item 13: Review of Accounts

All reviews are performed by Mr. Uraih.

- Framework clients receive a monthly plan update and periodic planning reviews, with at least one comprehensive review each year.
- Private Wealth Management accounts are monitored on an ongoing basis and formally reviewed at least quarterly, and also when the client's circumstances change, when markets move significantly, or when the client asks.
- Financial Plan and Accelerator clients receive reviews as described in their agreements.

Private Wealth Management clients receive account statements at least quarterly directly from Altruist. Planning clients receive written plan updates as part of their service.

Item 14: Client Referrals and Other Compensation

We do not receive compensation or other economic benefits from anyone other than clients for providing advisory services, except the Altruist tools described in Item 12. We do not pay anyone for client referrals. Any thank-you to a person who refers a client is a token gift of nominal value, not a payment.

Item 15: Custody

We do not hold client funds or securities. Client assets are held by Altruist, a qualified custodian. Because we deduct advisory fees directly from client accounts, we are deemed to have custody of those accounts. We deduct fees only with the client's written authorization, and we send each client an invoice for every deduction as described in Item 5.

Clients receive account statements at least quarterly directly from Altruist. We urge clients to review them carefully and compare them with any reports we provide.

Some clients give us read-only access to their accounts through budgeting and account aggregation tools. That access does not allow us to move money. We do not ask for or keep clients' login credentials.

Item 16: Investment Discretion

For Private Wealth Management, clients grant us discretionary authority in the investment management agreement and the Altruist account documents. This allows us to decide which securities to buy and sell, and in what amounts, without asking the client before each trade, within the client's stated objectives and any written restrictions. We cannot withdraw client funds other than our authorized fee. We do not have discretionary authority over planning clients' accounts.

Item 17: Voting Client Securities

We do not vote proxies for client securities. Clients receive proxy materials directly from Altruist or the issuer and keep the right to vote. Clients may contact us with questions about a proxy.

Item 18: Financial Information

We do not require or solicit prepayment of more than $500 in fees per client six or more months in advance, so we are not required to include a balance sheet. We are not aware of any financial condition reasonably likely to impair our ability to meet our commitments to clients, and we have never been the subject of a bankruptcy petition.

Item 19: Requirements for State-Registered Advisers

Principal executive officer. Chukwudi Uraih is our only principal executive officer and management person. His education, business background and other business activities are described in his Form ADV Part 2B brochure supplement, which accompanies this brochure, and in Item 10 above.

Performance-based fees. Neither Lampados nor Mr. Uraih is compensated by performance-based fees.

Disciplinary information. Neither Lampados nor Mr. Uraih has been found liable in an arbitration claim or in any civil, self-regulatory organization or administrative proceeding involving an investment-related activity, fraud, false statement or omission, theft, embezzlement or other wrongful taking of property, bribery, forgery, counterfeiting, extortion, or dishonest, unfair or unethical practices.

Relationships with issuers of securities. Neither Lampados nor Mr. Uraih has any relationship or arrangement with any issuer of securities.