
Holm & Cawley Financial Group, LLC
CRD#: 150601

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Las Vegas, NV 89113

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www.holmandcawley.com

02/12/2026

This brochure provides information about the qualifications and business practices of Holm & Cawley Financial Group, LLC. If you have any questions about the contents of this brochure, please contact us at ben@holmandcawley.com . The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority, and registration does not imply any level of skill or training.

Additional information about Holm & Cawley Financial Group, LLC. also is available on the SEC's website at www.adviserinfo.sec.gov.

Form ADV - Material Changes for Part 2A

This brochure will be amended anytime there is a material change and summary of those changes will be listed here. The following material changes since our last brochure dated 03/26/2025 have occurred.

1. We have amended information to align with our new ownership structure. Please see Item 4 Advisory Business for further information.
2. We have amended fee and billing information to align with our contractual fee billing practices. Please see Item 5 Fees and Compensation for further information.

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Form ADV - Part 2A

Holm & Cawley Financial Group, LLC.

Item 4 Advisory Business

FIRM DESCRIPTION:

Holm & Cawley Financial Group, LLC is a registered investment advisory firm which provides comprehensive financial planning and investment management services to individuals and retirement plan services to retirement plan sponsors. The business was created by Mr. Holm in 2009.

PRINCIPAL OWNERS

Kris Anthony Holm, Benjamin Claude Cawley, and Reuben Hammon Cawley are the Firm's principal owners.

ASSETS UNDER MANAGEMENT:

On December 31, 2025 the firm had approximately \$108,174,000 in discretionary assets under management and \$20,642,000 in non-discretionary assets from retirement plans the firm advises plan sponsors on.

COMPREHENSIVE FINANCIAL PLANNING & INVESTMENT MANAGEMENT SERVICES:

The firm provides comprehensive financial planning that includes:

- Gathering information to create a client profile
 - Assets/liabilities
 - Income
 - Tax return
 - Risk tolerance/time horizon
 - Family relationships/beneficiaries
- Establishing financial objectives
 - Asset growth
 - Income needs
 - Savings needs (College 529)
 - Tax reduction
 - Will
- Create a retirement plan tailored to the individual's objectives.
 - Account transfer and setup
 - Investment recommendations
 - Reallocation
 - Portfolio management
 - Periodic review

These services are provided by an experienced financial advisor, who is registered or licensed, as required, to provide these advisory services. The advisor will work to help the client make every professional connection they need to meet their objectives whether it be tax help, legal help, or mortgage help without any compensation or referral fee. If a client already has these types of relationships in place the advisor can work with them as needed to meet the client's objectives.

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Investment management services are provided on a discretionary basis which means the advisor has the authority to decide which securities to purchase and sell for the client as opposed to a non-discretionary basis which means the adviser does not have such authority. The firm will use a sub-advisor, in some cases, to help develop portfolios to meet the needs of clients. In such cases the firm works together with Equity Armor Investments, LLC (CRD#156327), and unaffiliated investment advisor, to identify investments, while all other services are provided by our firm. Our Firm does not pay for the services provided by Equity Armor Investments, LLC; as a client you will not be paying additional fees for use of the sub-advisor. Equity Armor benefits in that they place clients into the Mutual Funds that they manage and make money through the associated fees. Clients are under no obligation to accept any recommendations to place capital into these funds, and our firm will only make such recommendations when we believe such investments are suitable to clients.

RETIREMENT PLAN SERVICES:

The firm's services are designed to create a plan platform that serves the unique needs of each client. This may include, but not be limited to:

- Recommendations for plan design and/or modification
- Fee analysis and benchmarking
- Consultation for selection of vendors
- Fund selection and monitoring
- Serving a role as fiduciary to the plan
- Qualified Default Investment Alternatives (QDIA) determination
- Investment policy development
- Facilitate enrollment of plan participants
- Education for plan participants

Generally, our services are aimed at giving retirement plans a better fund selection to meet the needs of the plan participants at a lower cost, and assisting the plan sponsor in the fiduciary role. Also upon request, the firm will consult with any participant(employee) of an employee benefit plan regarding investment options inside that plan if the firm is an advisor to the plan sponsor(employer). These services are provided on a non-discretionary basis.

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Holm & Cawley Financial Group, LLC.

Item 5 Fees and Compensation

FEE BILLING: The firm's financial planning and investment advisory clients are charged advisory fees quarterly in advance. One quarter of the annual percentage fee is applied to the prior quarter's ending account balance at the beginning of each calendar quarter. Financial planning fees will be billed through Larson Financial Group, LLC at an agreed upon fixed rate. Please see Item 10 for more information regarding Larson Financial Group, LLC. Fees are negotiable based on each client's unique situation.

The firm's asset management fee schedule is as follows:

	<u>Total Account Value</u>	<u>Annual Advisory Fee</u>
The First	\$500,000	2.00%
The Next	\$1,000,000	1.75%
The Next	\$1,000,000	1.50%
The Next	\$2,500,000	1.25%
The Next	\$2,500,000	1.00%
Over	\$7,500,000	.75%

Unless the client provides otherwise in the advisory agreement, all fees owed to the firm will be automatically debited from the client's advisory account. If an account is opened after the start of the calendar quarter, fees will be prorated based on the number of days the account was open during the billing period. Unmanaged or static assets will not be included in the management fee calculation. The firm will have written authorization stated in the client agreement permitting the advisor's fees to be paid directly from the client's account held by the independent custodian.

The firm will combine multiple household accounts to benefit from a lower tiered schedule fee. The firm negotiates fees on a basis of the total assets that will be managed for a client. Therefore, the client receives the benefit of aggregated accounts whether or not they desire multiple accounts to be household.

The client or the firm upon 30 days prior written notice may terminate the investment management service agreement at any time. Otherwise, the agreement will automatically renew from year to year. Upon termination of a client agreement by either party the firm will refund within a reasonable time any fees paid by client but unearned by the firm. The refund will be calculated on a pro-rated basis for the number of days in the quarter that have expired prior to the termination of the relationship between the firm and the client. If a client terminates its relationship with the firm before a written financial plan or analysis is complete, the completed portion of that plan will be given to the client.

OTHER FEES

A trading and processing fee and/or annual maintenance fee, borne by the client, may also be assessed to the firm accounts by account custodian. The client will also pay brokerage fees. The fees charged by the firm for investment management services do not include charges imposed by product sponsors (i.e. mutual fund management fees, 12b-1 fees). Clients should read the product prospectus carefully to learn more about the charges and fees imposed on the client by product sponsors. Please refer to Item 12: Brokerage Practices for more information on how we select our custodians.

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ADDITIONAL COMPENSATION:

Reuben Cawley, an investment advisor representative of the firm, is a licensed attorney and may perform legal services for clients. These services would be through Reuben's law firm, and legal fees would be paid to the law firm no to the advisory firm. This creates a conflict of interest because he will receive reasonable and customary compensation for these services. Clients are under no obligation to accept these services. His fees are negotiable with a base fee of \$150/hour and, in certain circumstances (i.e. estate planning), a flat fee can be negotiated based on the complexity of the estate plan. The typical negotiated flat fee is \$1,250. This creates an incentive for him to recommend such services.

Reuben Cawley is a licensed life insurance agent. Occasionally he will recommend insurance products to the firm's clients. When he does, he will receive the customary commission associated with the sale of these products which creates a conflict of interest. The firm will not include these assets in the management fee described above. He will use one of a number of companies to give the client the best available product. Those companies include Ameritas Life Insurance Corp., Jefferson National Life Insurance Company, Allianz, Pacific Life, and Nationwide.

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

The firm does not accept performance based fees - that is, fees based on a share of the capital gains on or capital appreciation of a client asset. Therefore, there is no possible conflict of interest for side-by-side management of such accounts with the fee schedule set forth in Item 5.

Item 7 Types of Clients

The firm has individuals, trusts, and retirement plans as clients. The typical client of Holm & Cawley Financial Group LLC is an individual at or near retirement with assets to be managed ranging from \$150,000 to \$1,000,000. The firm currently gives advice on the investment of assets inside a few trust accounts as they pertain to the retirement plan of an existing client. In no way is this a limitation or boundary of the type of client the firm has, but it is only a description of current clients. The firm has no minimum requirement to maintain an account.

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Holm & Cawley Financial Group, LLC.

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

METHOD OF ANALYSIS:

The firm primarily allocates client investment assets among various individual equity (stocks), debt (bonds) and fixed income securities, mutual funds, and exchange traded funds, on a discretionary and nondiscretionary basis in accordance with the client's designated investment objectives. Information sources for analysis include financial newspapers and magazines, research materials prepared by other corporate rating services, annual reports, prospectuses, SEC filings and company press releases, and research software. The firm mostly relies on public information for such analysis; however, the firm reserves the right to pay for analysis or partner with third-parties to receive information.

INVESTMENT STRATEGIES:

Each account is treated uniquely to its stated investment objectives. The firm separates investment objectives into five categories when determining an investment strategy for the client. They are capital preservation, income with moderate growth, growth with income, growth, and aggressive growth. The investment advisor will work with each client to develop an investment strategy that aligns with the client's tolerance for risk and investment objectives.

RISK OF LOSS:

The firm's recommended investments involve various types of risk. Such as, economic risk, or the possibility that changes in macro-economic conditions will negatively impact an investment. The client should know that all types of securities investing involve risk, sometimes substantial risk that the client should be prepared to bear, and past performance does not guarantee future results.

Market risk is the possibility that an investment will experience losses due to factors that affect the overall performance of investments in the whole market. Currency risk is exchange-rate risk which is created when an entity holds assets across national borders. Inflation risk is the possibility that the future value of an investment or income stream will be reduced by unanticipated inflation. Liquidity risk is the lack of marketability of an investment that can't be bought or sold quick enough. Credit risk is the risk of default on a debt that arises from a borrower failing to meet contractual obligations. While some types of risk can be mitigated by investment strategies, these risks cannot be eliminated completely. Also, there are differences and possible limitations between investment strategies. For example, a short-term strategy will have more frequent trading than a long-term strategy, and therefore, it could incur increased brokerage, transaction costs, and taxes which could affect the overall investment performance. And the longer-term strategy would require a longer time period to potentially develop, and therefore it would be more susceptible to economic risk, market risk, inflation risk, and Credit risk. The firm's methods of analysis and investment strategies do not present any unusual risks.

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Holm & Cawley Financial Group, LLC.

Item 9 Disciplinary Information

The firm had a regulatory action taken against them for failure to license one of its investment adviser representatives in the state of Nevada, who conducted business in Nevada, and had indirect custody of funds: but did not comply with the custody requirements. The firm also failed to update its ADV, and did not provide and document the annual offer of the form ADV to its clients. This resulted in a penalty to the firm in the amount of \$7,000.00.

Mr. Kris Holm has a disciplinary history, the details of which can be found on FINRA's BrokerCheck system, www.finra.org/brokercheck

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Holm & Cawley Financial Group, LLC.

Item 10 Other Financial Industry Activities and Affiliations

Reuben Cawley is a licensed life insurance agent. Occasionally he will recommend insurance products to the firm's clients. When he does, he will receive the customary commission associated with the sale of these products which creates a conflict of interest. He will use one of a number of companies to give the client the best available product. Those companies include Ameritas Life Insurance Corp., Jefferson National Life Insurance Company, Allianz, Pacific Life, and Nationwide.

Reuben Cawley maintains his law licenses for the jurisdictions of Nevada, Utah, and Arizona and offers legal services. His work in this regard pertains to many areas including, but not limited to, general liability management, litigated matters, and estate planning. Reuben may offer his services to the firm's clients from time to time and charges the customary fees. These fees are negotiable with a base fee of \$150/hour and, in certain circumstances (i.e. estate planning), a flat fee can be negotiated based on the complexity of the estate plan. The typical negotiated flat fee is \$1,250. This creates a conflict of interest in that he has an incentive to provide these kinds of services. Legal services offered by Reuben are separate and distinct from the advisory services of Holm & Cawley Financial Group, LLC. If certain legal services are recommended, no client of Holm & Cawley Financial Group, LLC. is obligated to use Reuben's legal services.

The firm has a sub-advisor relationship with Equity Armor Investments, LLC ("EAI"), CRD#15637, an unaffiliated investment adviser, in which the firm receives advice on the construction of portfolios. The firm receives no direct compensation but may indirectly benefit from this relationship. This presents a conflict of interest in which the firm may be motivated to use EAI's advice in client portfolios. However, a client is under no obligation to take such advice or investment recommendations. The firm's advice and recommendations can be implemented through other unaffiliated agents. The Adviser owes the client a fiduciary duty to put the client's interest first which includes, but is not limited to, a duty of care, loyalty, obedience, and utmost good faith.

The firm has an agreement with Larson Financial Group, LLC. They provide financial planning on a fixed fee basis as needed for our clients. We share 50/50 in the revenue generated from these fees and thus have a financial incentive to recommend these services. To mitigate this conflict, we recommend these services only when we believe them to be beneficial to a client, and clients are under no obligation to use these services. Rejecting suggested financial planning services will not impact the asset management services we provide.

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Holm & Cawley Financial Group, LLC.

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

The firm expressly prohibits any employed person from benefitting, either directly or indirectly, from recommendations or transactions made on behalf of clients. Employees of the firm are generally precluded from buying or selling securities for their personal portfolios if their decision is substantially derived from information obtained through their employment unless the information relating to the investment decision is also available to the investing public on reasonable inquiry. The firm expressly prohibits any employee from placing his or her interests ahead of its clients. The firm directs its employees that they must abide by and act in accordance with all applicable Federal and State regulations. Individuals who fail to comply with the firm's policies and procedures may be subject to sanctions and disciplinary action.

The typical securities recommended by the firm are mutual funds, exchange traded funds, and fixed income securities. It is unlikely that any associated person of the firm would have a material interest in a security recommended by the firm. Therefore, any holding by the firm or by an associated person would have no impact on the market and would not likely influence any recommendation. In the event that an advisor and a client have the same investment the firm prohibits the advisor from trading ahead of the client. Also, all supervised persons of the firm turn in holdings reports to the compliance officer. The firm will provide a copy of its code of ethics to any client or prospective client upon request.

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Holm & Cawley Financial Group, LLC.

Item 12 Brokerage Practices

SELECTING BROKERAGE FIRMS:

The firm will recommend individual client accounts be established at Charles Schwab Corp., member FINRA/SIPC, or Interactive Brokers, LLC., member FINRA/SIPC, Member FINRA/SIPC, national discount brokerage firms, and custodians (here after referred to as the custodians). The firm recommends these custodians primarily for their low transaction costs. Clients are free to choose their own broker-dealers and custodians, but in order for the firm to exercise discretion over such accounts the firm will need trading authority inside such accounts. The firm will recommend Charles Schwab to retirement plan clients who want bundled services. For those plan sponsors who do not want bundled services the firm will recommend Alliance Benefit Group Rocky Mountain as a third-party administrator and record keeper.

These custodians offer to independent investment advisors services which include custody of securities, trade execution, clearance and settlement of transactions. The custodians have access to no load mutual funds as well as individual securities at discounted transaction costs. This arrangement allows the client to have access to mutual funds at a generally lower cost and permits the client's investments to be maintained in one location (minimizing administrative burdens for the client and the firm). We believe these custodians' transaction costs are very competitive, however, the client may pay more or less for the same or similar services with other brokerage firms. In light of the services available through the custodians, the firm might in certain circumstances be deemed to be receiving a benefit in the form of research, market information, and/or administrative services. We do not, however, have formal soft dollar arrangements, whereby client commissions are being used to pay for such services.

ORDER AGGREGATION:

The firm's practice is to aggregate the purchases and sales of securities when there are multiple accounts with common purchases or sales being made at the same point in time. This will typically happen when multiple clients are entering a portfolio, and when existing portfolios are being rebalanced. If there is an opportunity to aggregate and the firm does not do so there is no additional cost to clients for not aggregating trades.

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Holm & Cawley Financial Group, LLC.

Item 13 Review of Accounts

The firm performs ongoing reviews throughout the year and no less than semi-annually on all advisory accounts. Depending on account size, we will review portfolios anywhere from daily to quarterly. All managers perform these reviews. Depending on the size and the individual needs of a client or at a client's request reviews will be done more often. Typically, reviews are done on a quarterly basis. The typical items reviewed with a client are portfolio performance, individual assets in the portfolio, and investment strategy relative to a client's changing circumstances.

Clients receive monthly statements from the custodian, and quarterly written performance reports from the firm. Clients can also request to have access to their investment accounts at the custodian through the internet. When receiving statements from the firm, clients are urged to compare against the third-party custodial statement.

Item 14 Client Referrals and Other Compensation

Holm & Cawley Financial Group LLC. does not receive any economic benefit from anyone who provides investment or advisory services to its clients nor have any referral programs with third parties.

Item 15 Custody

The firm does not have physical custody of client assets or securities and does not maintain custody other than through direct fee deduction from client accounts. The firm urges its clients to review their custodian statements with the invoices received from the firm and to contact the firm with any questions.

Item 16 Investment Discretion

The firm accepts discretionary authority to manage client accounts on behalf of the client. This authority is accepted when a client relationship is created and is evidenced by the signing of the client agreement. The client signs a limited power of attorney when an account application is processed with the custodian as well. The client may limit this authority by requiring communication and approval of the timing, amount, and security before a transaction is made.

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Holm & Cawley Financial Group, LLC.

Item 17 Voting Client Securities

The firm does not vote proxy statements on behalf of clients. Clients will receive their proxies or other solicitations directly from the custodian. Clients can contact the firm with any questions they have regarding solicitations.

Item 18 Financial Information

There is no financial condition that is reasonably likely to impair the firm's ability to meet contractual obligations to clients, and the Advisor has not been the subject of any bankruptcy petition. The firm does not require or solicit prepayment of more than \$1200 six months or more in advance.

Holm & Cawley Financial Group, LLC.

Form ADV Part 2B
Brochure Supplement

Kris Holm

CRD# 2431395

5155 S. Durango Dr. #102
Las Vegas , NV 89113

Phone: (702) 506-0166

02/12/2026

This brochure supplement provides information about Kris Holm that supplements the Holm & Cawley Financial Group, LLC. brochure. You should have received a copy of that brochure.

Please contact Kris Holm at (702) 506-0166 if you did not receive Holm & Cawley Financial Group, LLC.'s brochure or if you have any questions about the contents of this supplement.

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

Form ADV - Part 2B

Holm & Cawley Financial Group, LLC.

Item 2 Educational Background and Business Experience

Kris A. Holm

DOB: 1971

Mr. Holm has worked in the financial industry since 1994 as either a registered representative or an investment advisor representative. His current employment with Holm and Cawley Financial Group, LLC. began in July of 2009, and has continued to the present. The Professional exams Mr. Holm holds include the series 6, 22, 63, 65. Mr. Holm has no formal education after high school.

Item 3 Disciplinary Information

Kris Holm has a disciplinary history, the details of which can be found on FINRA's BrokerCheck system, www.finra.org/brokercheck. We do not consider these legal or disciplinary events material to a client's or prospective client's evaluation of Kris Holm.

Item 4 Other Business Activities

Kris Holm is not actively engaged in any investment-related business or activities other than with the firm.

Item 5 Additional Compensation

Kris does not receive economic benefit from anyone who is not a client for investment advisory services.

Item 6 Supervision

Benjamin Cawley, the Chief Compliance Officer, is responsible for supervising persons for the firm. He can be reached at 702 506-0166. The advice to clients is monitored through review of client communications and review of trading activity done by the supervised person.

Form ADV Part 2B
Brochure Supplement

Reuben Cawley

CRD#6692252

5155 S. Durango Dr. #102
Las Vegas, NV 89113

Phone (702) 506-0166

02/12/2026

This brochure supplement provides information about Reuben Cawley that supplements the Holm & Cawley Financial Group, LLC. brochure. You should have received a copy of that brochure. Please contact Kris Holm at (702) 506-0166 if you did not receive Holm & Cawley Financial Group, LLC.'s brochure or if you have any questions about the contents of this supplement.

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

Form ADV - Part 2B

Holm & Cawley Financial Group, LLC.

Item 2 Educational Background and Business Experience

Reuben H. Cawley

DOB: 1976

Reuben's formal education after high school includes both undergraduate and graduate work. In 2000, he graduated from the University of Utah with a Bachelor of Science in both Finance, and Political Science. Thereafter, he was accepted to the SJ Quinney College of Law at the University of Utah and graduated in 2004. Reuben subsequently obtained licenses to practice law in the jurisdictions of Nevada, Utah, and Arizona.

Reuben's business background is primarily in law and related fields. After a small stint with the Clark County District Attorney's office in Las Vegas in 2005, he began a career in civil litigation primarily as a defense attorney. Mr. Cawley worked as a civil defense attorney for approximately 11 years. Mr. Cawley worked for the law firm Wilson Elser Moskowitz Edelman & Dicker from approximately 2009 to 2016. He began his employment with Holm & Cawley Financial Group, LLC. in April of 2016, and has been an investment advisor representative of the firm to the present.

Item 3 Disciplinary Information

There are no legal or disciplinary events material to a client's or prospective client's evaluation of Reuben Cawley.

Item 4 Other Business Activities

Reuben Cawley maintains his law licenses for the jurisdictions of Nevada, Utah, and Arizona. He is the owner of Cawley Law Firm and offers legal services. His work in this regard pertains to many areas including, but not limited to, general liability management, litigated matters, and estate planning. Reuben works approximately 0-10 hours a week in this capacity. Reuben may offer his services to clients of Holm & Cawley Financial Group, LLC, from time to time and charges the customary fees for this type of services. This creates a conflict of interest in that he has an incentive to provide these kinds of services. Legal services offered by Reuben are separate and distinct from the advisory services of Holm & Cawley Financial Group, LLC. If certain legal services are recommended, no client of Holm & Cawley Financial Group, LLC is obligated to use Reuben's legal services.

Reuben Cawley is a licensed life insurance agent. Occasionally he will recommend insurance products to the firm's clients. When he does, he will receive the customary commission associated with the sale of these products which creates a conflict of interest in that he has an incentive to recommend them.

Holm & Cawley Financial Group, LLC.

Item 5 Additional Compensation

Mr. Cawley is a licensed attorney. When a client's retirement plan requires estate planning, Mr. Cawley will provide this service and charge the customary fee for this type of work.

Mr. Cawley is a licensed life insurance agent. When a client's retirement plan requires an insurance product Mr. Cawley will provide this service to the client. He receives the customary compensation for this type of product.

Item 6 Supervision

Benjamin Cawley, the Chief Compliance Officer, is responsible for supervising persons for the firm. He can be reached at 702 506-0166. The advice to clients is monitored through review of client communications and review of trading activity done by the supervised person.

Holm & Cawley Financial Group, LLC.

Form ADV Part 2B
Brochure Supplement

Benjamin Cawley

CRD#5673671

5155 S. Durango Dr. #102
Las Vegas, NV 89113

Phone: (435) 212-0423

Date: 02/12/2026

This brochure supplement provides information about Benjamin Cawley that supplements the Holm & Cawley Financial Group, LLC. brochure. You should have received a copy of that brochure. Please contact Kris Holm at (702) 506-0166 if you did not receive Holm & Cawley Financial Group, LLC.'s brochure or if you have any questions about the contents of this supplement.

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

Holm & Cawley Financial Group, LLC.

Item 2 Educational Background and Business Experience

Benjamin C. Cawley

DOB: 1971

Mr. Cawley's formal education after high school is a Bachelor of Science Business Administration degree with a major in finance. He received this degree in 1995.

Mr. Cawley's business background is primarily in accounting. From 2004 to 2009 he was the accounting Manager at SKF Polyseal, Inc., a fluid sealing manufacturing company. From 2009 to the present he has been an investment advisor representative with Holm and Cawley Financial Group, LLC.

. Item 3 Disciplinary Information

There are no legal or disciplinary events material to a client's or prospective client's evaluation of Benjamin Cawley.

. Item 4 Other Business Activities

Benjamin has no other material business activities. He is not actively engaged in any other Investment related business. He does not receive commissions, bonuses, or any other compensation based on the sale of securities or other investment products.

. Item 5 Additional Compensation

Benjamin Cawley does not receive economic benefit from anyone who is not a client for investment advisory service.

Item 6 Supervision

Kris Holm, an investment advisor representative, is responsible for supervising Benjamin Cawley for the firm. He can be reached at 702 506-0166. The advice to clients is monitored through review of client communications and review of trading activity done by the supervised person.

Holm & Cawley Financial Group, LLC.

**Form ADV Part 2B
Brochure Supplement**

Shay Lewis

CRD#7930522

5155 S. Durango Dr. #102
Las Vegas, NV 89113

Phone: (702) 506-0166

Date: 02/12/2026

This brochure supplement provides information about Shay Lewis that supplements the Holm & Cawley Financial Group, LLC. brochure. You should have received a copy of that brochure. Please contact Kris Holm at (702) 506-0166 if you did not receive Holm & Cawley Financial Group, LLC.'s brochure or if you have any questions about the contents of this supplement.

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

Form ADV - Part 2B

Holm & Cawley Financial Group, LLC.

Item 2 Educational Background and Business Experience

Shay Lewis

DOB: 1974

Shay Lewis's formal education includes an Associates of Science degree from the College of Eastern Utah in 1995. From there he moved on to the Utah State University where he received a Bachelor of Science degree in public health, Industrial hygiene in 1998.

Shay's background is primarily managing safety and support departments in large mining and manufacturing companies. Mr. Lewis' business experience spans from 1998 to the present. Shay joined Holm and Cawley Financial Group, LLC in 2024 where he continues as an investment adviser representative.

Item 3 Disciplinary Information

There are no legal or disciplinary events material to a client's or prospective client's evaluation of Shay Lewis.

Item 4 Other Business Activities

Shay has no other material business activities. He is not actively engaged in any other Investment related business. He does not receive commissions, bonuses, or any other compensation based on the sale of securities or other investment products.

Item 5 Additional Compensation

Shay Lewis does not receive economic benefit from anyone who is not a client for investment advisory service.

Item 6 Supervision

Benjamin Cawley, the Chief Compliance Officer, is responsible for supervising persons for the firm. He can be reached at 702 506-0166. The advice to clients is monitored through review of client communications and review of trading activity done by the supervised person.