

**Hutchens & Kramer Investment Management Group, LLC
d/b/a
Monon Wealth Management**

Form ADV Part 2A – Disclosure Brochure

Effective: June 27, 2025

This Form ADV Part 2A (“Disclosure Brochure”) provides information about the qualifications and business practices of Hutchens & Kramer Investment Management Group, LLC (the “Advisor”). The Advisor conducts business under two practice names (“doing business as” or “dba” names), primarily Monon Wealth Management and in specific instances Legacy Investment Advisors. If you have any questions about the contents of this Disclosure Brochure, please contact the Advisor at (317) 993-3999.

Monon Wealth Management is a registered investment advisor with the U.S. Securities and Exchange Commission (“SEC”). The information in this Disclosure Brochure has not been approved or verified by the SEC or by any state securities authority. Registration of an investment advisor does not imply any specific level of skill or training. This Disclosure Brochure provides information about Monon Wealth Management to assist you in determining whether to retain the Advisor.

Additional information about Monon Wealth Management and its Advisory Persons is available on the SEC’s website at www.adviserinfo.sec.gov by searching with the Advisor’s firm name or CRD# 289413.

Item 2 – Material Changes

Form ADV 2 is divided into two parts: *Part 2A (the "Disclosure Brochure")* and *Part 2B (the "Brochure Supplement")*. The Disclosure Brochure provides information about a variety of topics relating to an Advisor's business practices and conflicts of interest. The Brochure Supplement provides information about Advisory Persons of Monon Wealth Management. For convenience, the Advisor has combined these documents into a single disclosure document.

Monon Wealth Management believes that communication and transparency are the foundation of its relationship with clients and will continually strive to provide you with complete and accurate information at all times. Monon Wealth Management encourages all current and prospective clients to read this Disclosure Brochure and discuss any questions you may have with the Advisor.

Material Changes

The following material changes have been made to this Disclosure Brochure since the last annual amendment filing on February 15, 2024:

- Effective on March 24, 2025, Gabrielle Magdziarz is the named Chief Compliance Officer of Monon Wealth Management.
- The Advisor no longer offers standalone financial planning as a service, and has amended Item 4 and Item 5 accordingly.
- The Advisor has ended their broker-dealer relationship with Purshe Kaplan Sterling (PKS), and has amended Item 4, Item 10 accordingly, and their Privacy Policy accordingly.

Future Changes

From time to time, the Advisor may amend this Disclosure Brochure to reflect changes in business practices, changes in regulations or routine annual updates as required by the securities regulators. This complete Disclosure Brochure or a Summary of Material Changes shall be provided to you annually and if a material change occurs.

At any time, you may view the current Disclosure Brochure on-line at the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with the Advisor's firm name or CRD# 289413. You may also request a copy of this Disclosure Brochure at any time by contacting the Advisor at (317) 993-3999.

Item 3 – Table of Contents

Item 1 – Cover Page	1
Item 2 – Material Changes	2
Item 3 – Table of Contents	3
Item 4 – Advisory Services	4
A. Firm Information	4
B. Advisory Services Offered	4
C. Client Account Management	6
D. Wrap Fee Programs	6
E. Assets Under Management	6
Item 5 – Fees and Compensation	6
A. Fees for Advisory Services	7
B. Fee Billing	7
C. Other Fees and Expenses	8
D. Advance Payment of Fees and Termination	8
E. Compensation for Sales of Securities	9
Item 6 – Performance-Based Fees and Side-By-Side Management	9
Item 7 – Types of Clients	9
Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss	9
A. Methods of Analysis	9
B. Risk of Loss	10
Item 9 – Disciplinary Information	11
Item 10 – Other Financial Industry Activities and Affiliations	11
Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading	11
A. Code of Ethics	11
B. Personal Trading with Material Interest	12
C. Personal Trading in Same Securities as Clients	12
D. Personal Trading at Same Time as Client	12
Item 12 – Brokerage Practices	12
A. Recommendation of Custodian[s]	12
B. Aggregating and Allocating Trades	13
Item 13 – Review of Accounts	13
A. Frequency of Reviews	13
B. Causes for Reviews	13
C. Review Reports	13
Item 14 – Client Referrals and Other Compensation	14
A. Compensation Received by Monon Wealth Management	14
B. Compensation from Client Referrals	14
Item 15 – Custody	14
Item 16 – Investment Discretion	15
Item 17 – Voting Client Securities	15
Item 18 – Financial Information	15

Item 4 – Advisory Services

A. Firm Information

Hutchens & Kramer Investment Management Group, LLC d/b/a Monon Wealth Management (“Monon Wealth Management” or the “Advisor”) is a registered investment advisor with the U.S. Securities and Exchange Commission (“SEC”). The Advisor is organized as a limited liability company (“LLC”) under the laws of the State of Indiana. Monon Wealth Management was founded in October 2014 and is owned and operated by John (Darrick) D. Hutchens (Managing Partner) and Raymond J. Kramer (Managing Partner). This Disclosure Brochure provides information regarding the qualifications, business practices, and the advisory services provided by Monon Wealth Management.

B. Advisory Services Offered

Monon Wealth Management offers wealth management services to individuals, high net worth individuals, trusts, estates, businesses, and retirement plans (each referred to as a “Client”).

The Advisor serves as a fiduciary to Clients, as defined under the applicable laws and regulations. As a fiduciary, the Advisor upholds a duty of loyalty, fairness and good faith towards each Client and seeks to mitigate potential conflicts of interest. Monon Wealth Management’s fiduciary commitment is further described in the Advisor’s Code of Ethics. For more information regarding the Code of Ethics, please see Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading.

Wealth Management Services

Monon Wealth Management may provide Clients with wealth management services, which generally includes a broad range of comprehensive financial planning and consulting services in connection with discretionary and non-discretionary management of investment portfolios. These services are described below.

Investment Management Services - Monon Wealth Management provides customized investment advisory solutions for its Clients. This is achieved through continuous personal Client contact and interaction while providing discretionary and non-discretionary investment management and related advisory services. Monon Wealth Management begins with a risk tolerance questionnaire to align the Clients goals and risk tolerance to one of our model portfolios. Within the model portfolios the Advisor uses a combination of exchange-traded funds (“ETFs”), institutional class mutual funds, stocks and bonds as investment holdings, making our picks based upon a combination of cost, performance, fundamental and technical comparisons. The Advisor may retain other types of investments from the Client’s legacy portfolio due to fit with the overall portfolio strategy, tax-related reasons as identified between the Advisor and the Client.

Monon Wealth Management will select, recommend and/or retain mutual funds on a fund by fund basis. Due to specific custodial and/or mutual fund company constraints, material tax considerations, and/or systematic investment plans, Monon Wealth Management will select, recommend and/or retain a mutual fund share class that does not have trading costs, but does have a higher internal expense ratio than an institutional share class. Monon Wealth Management will seek to select the lowest cost share class available that is in the best interest of each Client and will ensure the selection aligns with the Client’s financial objectives and stated investment guidelines.

Monon Wealth Management’s investment approach is primarily long-term focused, but the Advisor may buy, sell or re-allocate positions that have been held for less than one year to meet the objectives of the Client or due to market conditions. Monon Wealth Management will construct, implement and monitor the portfolio to ensure it meets the goals, objectives, circumstances, and risk tolerance agreed to by the Client. Each Client will have the opportunity to place reasonable restrictions on the types of investments to be held in their respective portfolio, subject to acceptance by the Advisor.

Monon Wealth Management evaluates and selects investments for inclusion in Client portfolios only after applying its internal due diligence process. Monon Wealth Management may recommend, on occasion, redistributing investment allocations to diversify the portfolio. Monon Wealth Management may recommend specific positions to

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increase sector or asset class weightings. The Advisor may recommend employing cash positions as a possible hedge against market movement. Monon Wealth Management may recommend selling positions for reasons that include, but are not limited to, harvesting capital gains or losses, business or sector risk exposure to a specific security or class of securities, overvaluation or overweighting of the position[s] in the portfolio, change in risk tolerance of the Client, generating cash to meet Client needs, or any risk deemed unacceptable for the Client's risk tolerance.

Retirement Accounts – When the Advisor provides investment advice to Clients regarding ERISA retirement accounts or individual retirement accounts (“IRAs”), the Advisor is a fiduciary within the meaning of Title I of the Employee Retirement Income Security Act (“ERISA”) and/or the Internal Revenue Code (“IRC”), as applicable, which are laws governing retirement accounts. When deemed to be in the Client's best interest, the Advisor will provide investment advice to a Client regarding a distribution from an ERISA retirement account or to roll over the assets to an IRA, or recommend a similar transaction including rollovers from one ERISA sponsored Plan to another, one IRA to another IRA, or from one type of account to another account (e.g. commission-based account to fee-based account). Such a recommendation creates a conflict of interest if the Advisor will earn a new (or increase its current) advisory fee as a result of the transaction. No client is under any obligation to roll over a retirement account to an account managed by the Advisor.

At no time will Monon Wealth Management accept or maintain custody of a Client's funds or securities, except for the limited authority as outlined in Item 15 – Custody. All Client assets will be managed within their designated account[s] at the Custodian, pursuant to the terms of the agreement. For additional information, please see Item 12 – Brokerage Practices.

Use of Independent Managers – Monon Wealth Management may recommend that Clients utilize one or more unaffiliated investment managers or investment platforms (collectively “Independent Managers”) for all or a portion of a Client's investment portfolio, based on the Client's needs and objectives. The Advisor will perform initial and ongoing oversight and due diligence over each Independent Manager to ensure the strategy remains aligned with Clients investment objectives and overall best interests. The Advisor will also assist the Client in the development of the initial policy recommendations and managing the ongoing Client relationship. The Client will be provided with the Independent Manager's Form ADV Part 2A - Disclosure Brochure (or a brochure that makes the appropriate disclosures).

Financial Planning Services - Monon Wealth Management will typically provide a variety of financial planning and consulting services to Clients as a component of its wealth management services. Services are offered in several areas of a Client's financial situation, depending on their goals or objectives.

Generally, such financial planning services involve preparing a formal financial plan or rendering a specific financial consultation based on the Client's financial goals and objectives. This planning or consulting may encompass one or more areas of need, including but not limited to, investment planning, retirement planning, personal savings, education savings, insurance needs and other areas of a Client's financial situation.

A financial plan developed for, or financial consultation rendered to the Client will usually include general recommendations for a course of activity or specific actions to be taken by the Client. For example, recommendations may be made that the Client start or revise their investment programs, commence or alter retirement savings, establish education savings and/or charitable giving programs.

Monon Wealth Management may also refer Clients to an accountant, attorney or other specialists, as appropriate for their unique situation. For certain financial planning engagements, the Advisor will provide a written summary of the Client's financial situation, observations, and recommendations. For consulting or ad-hoc engagements, the Advisor may not provide a written summary. Plans or consultations are typically completed within six (6) months of contract date, assuming all information and documents requested are provided promptly.

Financial planning and consulting recommendations pose a conflict between the interests of the Advisor and the interests of the Client. For example, the Advisor has an incentive to recommend that Clients engage the Advisor for investment management services or to increase the level of investment assets with the Advisor, as it would increase the amount of advisory fees paid to the Advisor. Clients are not obligated to implement any

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recommendations made by the Advisor or maintain an ongoing relationship with the Advisor. If the Client elects to act on any of the recommendations made by the Advisor, the Client is under no obligation to implement the transaction through the Advisor.

Retirement Plan Advisory Services

Monon Wealth Management provides retirement plan advisory services on behalf of the retirement plans (each a "Plan") and the company (the "Plan Sponsor"), pursuant to the terms of the retirement plan advisory agreement. The Advisor's retirement plan advisory services are designed to assist the Plan Sponsor in meeting its fiduciary obligations to the Plan and its Plan Participants. Each engagement is customized to the needs of the Plan and Plan Sponsor. Services generally include:

- Plan Participant enrollment and education tracking
- Investment due diligence and oversight (ERISA 3(21))
- Ongoing investment recommendation and assistance
- ERISA 404(c) assistance

Certain of these services are provided by Monon Wealth Management serving in the capacity as a fiduciary under the Employee Retirement Income Security Act of 1974, as amended ("ERISA"). In accordance with ERISA Section 408(b)(2), the Plan Sponsor is provided with a written description of Monon Wealth Management's fiduciary status, the specific services to be rendered and all direct and indirect compensation the Advisor reasonably expects under the engagement.

C. Client Account Management

Prior to engaging Monon Wealth Management to provide wealth management services, each Client is required to enter into a wealth management agreement with the Advisor that defines the terms, conditions, authority and responsibilities of the parties. These services may include:

- Establishing an Investment Strategy – Monon Wealth Management, in connection with the Client, will develop a strategy that seeks to achieve the Client's investment goals and objectives.
- Asset Allocation – Monon Wealth Management will develop a strategic asset allocation that is targeted to meet the investment objectives, time horizon, financial situation and tolerance for risk for each Client.
- Portfolio Construction – Monon Wealth Management will develop a portfolio for the Client that is intended to meet the stated goals and objectives of the Client.
- Investment Management and Supervision – Monon Wealth Management will provide investment management and ongoing oversight of the Client's investment portfolio.

D. Wrap Fee Programs

Monon Wealth Management does not manage or place Client assets into a wrap fee program. Investment management services are provided directly by Monon Wealth Management.

E. Assets Under Management

As of December 31, 2024, Monon Wealth Management manages approximately \$452,203,251 in Client assets, \$439,500,614 of which are managed on a discretionary basis and \$12,702,637 on a non-discretionary. Clients may request more current information at any time by contacting the Advisor.

Item 5 – Fees and Compensation

The following paragraphs detail the fee structure and compensation methodology for services provided by the Advisor. Each Client engaging the Advisor for services described herein shall be required to enter into a written agreement with the Advisor.

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A. Fees for Advisory Services

Wealth Management Services

Wealth management fees are paid quarterly, in advance of each calendar quarter, pursuant to the terms of the wealth management agreement. Wealth management fees are based on the market value of assets under management at the end of the prior calendar quarter. Wealth management fees are based on the following schedule:

Assets Under Management (\$)	Annual Rate (%)
Up to \$1,000,000	1.25%
\$1,000,001 to \$2,500,000	1.00%
\$2,500,001 to \$5,000,000	1.00%
Over \$5,000,000	0.85%

Fees may vary from the above fee schedule depending on the nature and complexity of each Client's circumstances, or with the inclusion of financial planning or other services, pursuant to the terms of the wealth management agreement.

The wealth management fee in the first quarter of service is prorated from the inception date of the account[s] to the end of the first quarter. Fees may be negotiable at the sole discretion of the Advisor. The Client's fees will take into consideration the aggregate assets under management with Advisor. All securities held in accounts managed by Monon Wealth Management will be independently valued by the Custodian. The Advisor will conduct periodic reviews of the Custodian's valuations to ensure accurate billing.

The Advisor's fee is exclusive of, and in addition to, brokerage fees, transaction fees, and other related costs and expenses described in Item 5.C below, which may be incurred by the Client. However, the Advisor shall not receive any portion of these commissions, fees, and costs.

Use of Independent Managers

As noted in Item 4, the Advisor may implement all or a portion of a Client's investment portfolio utilizing one or more Independent Managers. To eliminate any conflict of interest, the Advisor does not earn any compensation from an Independent Manager. The Advisor will only earn its investment advisory fee as described above. The Advisor will allocate a portion of the advisory fee collected to the Independent Manager pursuant to the terms of the executed agreement between the Advisor and the Independent Manager. The total blended fee, including the Advisor's fee and the Independent Manager's fee, will not exceed 2.0% annually.

Retirement Plan Advisory Services

Retirement plan advisory fees are paid quarterly, in advance of each calendar quarter, pursuant to the terms of the agreement. Retirement plan fees are either based on the market value of assets under management at the end of the prior calendar quarter and range up to 0.50%. Fees are based on several factors, including: the complexity of the services to be provided, the level of assets to be managed, and the overall relationship with the Advisor. Relationships with multiple objectives, specific reporting requirements, portfolio restrictions and other complexities may be charged a higher fee. Fees may be negotiable depending on the size and complexity of the Plan. Certain existing Clients may have fees that differ from the range above.

B. Fee Billing

Wealth Management Services

Wealth management fees are calculated by the Advisor or its delegate and deducted from the Client's account[s] at the Custodian. The Advisor shall send an invoice to the Custodian indicating the amount of the fees to be deducted from the Client's account[s] at the beginning of the respective quarter. The amount due is calculated by applying the quarterly rate (annual rate divided by 4) to the total assets under management with Monon Wealth Management at the end of the prior quarter. Clients will be provided with a statement, at least quarterly, from the Custodian reflecting deduction of the wealth management fee. It is the responsibility of the Client to verify the accuracy of these fees as listed on the Custodian's brokerage statement as the Custodian does not assume this responsibility. Clients provide written authorization permitting advisory fees to be deducted by Monon Wealth

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Management directly from their account[s] held by the Custodian as part of the wealth management agreement and separate account forms provided by the Custodian.

Use of Independent Managers

For Client accounts implemented through an Independent Manager, the Client's overall fees may include Monon Wealth Management's investment advisory fee (as noted above) plus investment management fees and/or platform fees charged by the Independent Manager[s], as applicable. In certain instances, the Independent Manager or the Advisor may assume responsibility for calculating the Client's fees and deduct all fees from the Client's account[s].

Retirement Plan Advisory Services

Retirement Plan Advisory fees may be directly invoiced to the Plan Sponsor or deducted from the assets of the Plan, depending on the terms of the retirement plan advisory agreement.

C. Other Fees and Expenses

Clients may incur certain fees or charges imposed by third parties, other than Monon Wealth Management, in connection with investments made on behalf of the Client's account[s]. The Client is responsible for all securities execution and custody fees charged by the Custodian. The Advisor's recommended custodian does not charge securities transaction fees for ETF and equity trades in Client accounts, but typically charges for mutual funds and other types of investments. The fees charged by Monon Wealth Management are separate and distinct from these custody and execution fees.

In addition, all fees paid to Monon Wealth Management for wealth management services are separate and distinct from the expenses charged by mutual funds and ETFs to their shareholders, if applicable. These fees and expenses are described in each fund's prospectus. These fees and expenses will generally be used to pay management fees for the funds, other fund expenses, account administration (e.g., custody, brokerage and account reporting), and a possible distribution fee. A Client may be able to invest in these products directly, without the services of Monon Wealth Management, but would not receive the services provided by Monon Wealth Management which are designed, among other things, to assist the Client in determining which products or services are most appropriate for each Client's financial situation and objectives. Accordingly, the Client should review both the fees charged by the fund[s] and the fees charged by Monon Wealth Management to fully understand the total fees to be paid. Please refer to Item 12 – Brokerage Practices for additional information.

D. Advance Payment of Fees and Termination

Wealth Management Services

Monon Wealth Management is compensated for its services in advance of the quarter in which wealth management services are rendered. Either party may terminate the wealth management agreement, at any time, by providing advance written notice to the other party. The Client may also terminate the wealth management agreement within five (5) business days of signing the Advisor's agreement at no cost to the Client. After the five-day period, the Client will incur charges for bona fide advisory services rendered to the point of termination and such fees will be due and payable by the Client. The Advisor will refund any unearned, prepaid wealth management fees from the effective date of termination to the end of the quarter. The Client's wealth management agreement with the Advisor is non-transferable without the Client's prior consent.

Use of Independent Managers

In the event that the Advisor has determined that an Independent Manager is no longer in the Client's best interest, the Advisor will have the discretion to terminate the relationship with the Independent Manager. The terms for termination are set forth in the respective agreements between the Advisor and the Independent Managers.

Retirement Plan Advisory Services

Monon Wealth Management is compensated for its retirement plan advisory services at the beginning of the quarter before advisory services are rendered. Either party may terminate the retirement plan advisory agreement, at any time, by providing advance written notice to the other party. The Client may also terminate the agreement within five (5) business days of signing the Advisor's retirement plan advisory agreement at no cost to

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the Client. After the five-day period, the Client shall be responsible for retirement plan advisory fees up to and including the effective date of termination. Upon termination, the Advisor will refund any unearned, prepaid retirement plan advisory fees from the effective date of termination to the end of the quarter. The Client's retirement plan advisory agreement with the Advisor is non-transferable without the Client's prior consent.

E. Compensation for Sales of Securities

Monon Wealth Management does not buy or sell securities and does not receive any compensation for securities transactions in any Client account, other than the wealth management fees noted above.

Insurance Agency Affiliations

Certain Advisory Persons are also licensed as independent insurance professionals. As an independent insurance professional, the Advisory Person will earn commission-based compensation for selling insurance products, including insurance products they sell to Clients. Insurance commissions earned by these persons are separate and in addition to advisory fees. This practice presents a conflict of interest because the person providing investment advice on behalf of the Advisor who is also an insurance agent has an incentive to recommend insurance products to Clients for the purpose of generating commissions rather than solely based on Client needs. However, Clients are under no obligation, contractually or otherwise, to purchase insurance products through any Advisory Person affiliated with the Advisor.

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

Monon Wealth Management does not charge performance-based fees for its wealth management services. The fees charged by Monon Wealth Management are as described in Item 5 above and are not based upon the capital appreciation of the funds or securities held by any Client.

Monon Wealth Management does not manage any proprietary investment funds or limited partnerships (for example, a mutual fund or a hedge fund) and has no financial incentive to recommend any particular investment options to its Clients.

Item 7 – Types of Clients

Monon Wealth Management offers wealth management services to individuals, high net worth individuals, trusts, estates, businesses, and retirement plans. The amount of each type of Client is available on the Advisor's Form ADV Part 1A. These amounts may change over time and are updated at least annually by the Advisor. Monon Wealth Management generally does not impose a minimum account size for establishing a relationship.

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

A. Methods of Analysis

Monon Wealth Management employs fundamental, technical, and charting analysis in developing investment strategies for its Clients. Research and analysis from Monon Wealth Management are derived from numerous sources, including financial media companies, third-party research materials, Internet sources, and review of company activities, including annual reports, prospectuses, press releases and research prepared by others.

Fundamental analysis utilizes economic and business indicators as investment selection criteria. These criteria are generally ratios and trends that may indicate the overall strength and financial viability of the entity being analyzed. Assets are deemed suitable if they meet certain criteria to indicate that they are a strong investment with a value discounted by the market. While this type of analysis helps the Advisor in evaluating a potential investment, it does not guarantee that the investment will increase in value. Assets meeting the investment criteria utilized in the fundamental analysis may lose value and may have negative investment performance. The Advisor monitors these economic indicators to determine if adjustments to strategic allocations are appropriate. More details on the Advisor's review process are included below in Item 13 – Review of Accounts.

Technical analysis involves the analysis of past market data rather than specific company data in determining the recommendations made to clients. Technical analysis may involve the use of charts to identify market patterns

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and trends, which may be based on investor sentiment rather than the fundamentals of the company. The primary risk in using technical analysis is that spotting historical trends may not help to predict such trends in the future. Even if the trend will eventually reoccur, there is no guarantee that Monon Wealth Management will be able to accurately predict such a reoccurrence.

Charting analysis utilizes various market indicators as investment selection criteria. These criteria are generally pricing trends that may indicate movement in the markets. Assets are deemed suitable if they meet certain criteria to indicate that they are a strong investment with a value discounted by the market. While this type of analysis helps the Advisor in evaluating a potential investment, it does not guarantee that the investment will increase in value. Assets meeting the investment criteria utilized in the technical and charting analysis may lose value and may have negative investment performance. The Advisor monitors these market indicators to determine if adjustments to strategic allocations are appropriate.

As noted above, Monon Wealth Management generally employs a long-term investment strategy for its Clients, as consistent with their financial goals. Monon Wealth Management will typically hold all or a portion of a security for more than a year, but may hold for shorter periods for the purpose of rebalancing a portfolio or meeting the cash needs of Clients. At times, Monon Wealth Management may also buy and sell positions that are more short-term in nature, depending on the goals of the Client and/or the fundamentals of the security, sector or asset class.

B. Risk of Loss

Investing in securities involves certain investment risks. Securities may fluctuate in value or lose value. Clients should be prepared to bear the potential risk of loss. Monon Wealth Management will assist Clients in determining an appropriate strategy based on their tolerance for risk and other factors noted above. However, there is no guarantee that a Client will meet their investment goals.

While the methods of analysis help the Advisor in evaluating a potential investment, it does not guarantee that the investment will increase in value. Assets meeting the investment criteria utilized in these methods of analysis may lose value and may have negative investment performance. The Advisor monitors these economic indicators to determine if adjustments to strategic allocations are appropriate. More details on the Advisor's review process are included below in Item 13 – Review of Accounts.

Each Client engagement will entail a review of the Client's investment goals, financial situation, time horizon, tolerance for risk and other factors to develop an appropriate strategy for managing a Client's account. Client participation in this process, including full and accurate disclosure of requested information, is essential for the analysis of a Client's account[s]. The Advisor shall rely on the financial and other information provided by the Client or their designees without the duty or obligation to validate the accuracy and completeness of the provided information. It is the responsibility of the Client to inform the Advisor of any changes in financial condition, goals or other factors that may affect this analysis.

The risks associated with a particular strategy are provided to each Client in advance of investing Client accounts. The Advisor will work with each Client to determine their tolerance for risk as part of the portfolio construction process. Following are some of the risks associated with the Advisor's investment approach:

Market Risks

The value of a Client's holdings may fluctuate in response to events specific to companies or markets, as well as economic, political, or social events in the U.S. and abroad. This risk is linked to the performance of the overall financial markets.

ETF Risks

The performance of ETFs is subject to market risk, including the possible loss of principal. The price of the ETFs will fluctuate with the price of the underlying securities that make up the funds. In addition, ETFs have a trading risk based on the loss of cost efficiency if the ETFs are traded actively and a liquidity risk if the ETFs have a large bid-ask spread and low trading volume. The price of an ETF fluctuates based upon the market movements and may dissociate from the index being tracked by the ETF or the price of the underlying investments. An ETF

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purchased or sold at one point in the day may have a different price than the same ETF purchased or sold a short time later.

Mutual Fund Risks

The performance of mutual funds is subject to market risk, including the possible loss of principal. The price of the mutual funds will fluctuate with the value of the underlying securities that make up the funds. The price of a mutual fund is typically set daily therefore a mutual fund purchased at one point in the day will typically have the same price as a mutual fund purchased later that same day.

Past performance is not a guarantee of future returns. Investing in securities and other investments involve a risk of loss that each Client should understand and be willing to bear. Clients are reminded to discuss these risks with the Advisor.

Item 9 – Disciplinary Information

There are no legal, regulatory, or disciplinary events involving Monon Wealth Management or any of its management persons. Monon Wealth Management and its Advisory Persons values the trust you place in the Advisor. The Advisor encourages Clients to perform the requisite due diligence on any advisor or service provider that the Client engages. The backgrounds of the Advisor and its Advisory Persons are available on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with the Advisor's firm name or CRD# 289413.

Item 10 – Other Financial Industry Activities and Affiliations

Insurance Agency Affiliations

As noted in Item 5.E, certain Advisory Persons are also licensed insurance professionals. Implementations of insurance recommendations are separate and apart from one's role with Monon Wealth Management. As an insurance professional, the Advisory Person will receive customary commissions and other related revenues from the various insurance companies whose products are sold. The Advisory Person is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by the Advisory Persons or the Advisor.

Use of Independent Managers

As noted in Item 4, the Advisor may implement all or a portion of a Client's investment portfolio with one or more Independent Managers. To eliminate any conflict of interest, the Advisor does not earn any compensation from an Independent Manager. In such arrangements, the Independent Manager or the Advisor may assume responsibility for calculating the Client's fees and deduct all fees from the Client's account[s].

Tax Preparation Services

In their separate capacity, certain Advisory Persons serve as partners to tax and accounting firms. Monon Wealth Management may refer Clients to utilize the services of these tax and accounting firms. Additionally, the tax and accounting firms may refer their Clients to Monon Wealth Management. Clients are advised that these services are separate and distinct from the advisory services offered by Monon Wealth Management and that the receipt of additional compensation by Advisory Persons pose a conflict of interest. Clients are not obligated to engage the tax and accounting firms for their services in order to maintain a relationship with the Advisor.

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

A. Code of Ethics

Monon Wealth Management has implemented a Code of Ethics (the "Code") that defines the Advisor's fiduciary commitment to each Client. This Code applies to all persons associated with Monon Wealth Management ("Supervised Persons"). The Code was developed to provide general ethical guidelines and specific instructions regarding the Advisor's duties to the Client. Monon Wealth Management and its Supervised Persons owe a duty

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of loyalty, fairness and good faith towards each Client. It is the obligation of Monon Wealth Management's Supervised Persons to adhere not only to the specific provisions of the Code, but also to the general principles that guide the Code. The Code covers a range of topics that address employee ethics and conflicts of interest. To request a copy of the Code, please contact the Advisor at (317) 993-3999.

B. Personal Trading with Material Interest

Monon Wealth Management allows Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. Monon Wealth Management does not act as principal in any transactions. In addition, the Advisor does not act as the general partner of a fund, or advise an investment company. Monon Wealth Management does not have a material interest in any securities traded in Client accounts.

C. Personal Trading in Same Securities as Clients

Monon Wealth Management allows Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. Owning the same securities that are recommended (purchase or sell) to Clients presents a conflict of interest that, as fiduciaries, must be disclosed to Clients and mitigated through policies and procedures. As noted above, the Advisor has adopted the Code to address insider trading (material non-public information controls); gifts and entertainment; outside business activities and personal securities reporting. When trading for personal accounts, Supervised Persons have a conflict of interest if trading in the same securities. The fiduciary duty to act in the best interest of its Clients can be violated if personal trades are made with more advantageous terms than Client trades, or by trading based on material non-public information. This risk is mitigated by Monon Wealth Management requiring reporting of personal securities trades by its Supervised Persons for review by the Chief Compliance Officer ("CCO") or delegate. The Advisor has also adopted written policies and procedures to detect the misuse of material, non-public information.

D. Personal Trading at Same Time as Client

While Monon Wealth Management allows Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients, such trades are typically aggregated with Client orders or traded afterwards. **At no time will Monon Wealth Management, or any Supervised Person of Monon Wealth Management, transact in any security to the detriment of any Client.**

Item 12 – Brokerage Practices

A. Recommendation of Custodian[s]

Monon Wealth Management does not have discretionary authority to select the broker-dealer/custodian for custody and execution services. The Client will engage the broker-dealer/custodian (herein the "Custodian") to safeguard Client assets and authorize Monon Wealth Management to direct trades to the Custodian as agreed upon in the wealth management agreement. Further, Monon Wealth Management does not have the discretionary authority to negotiate commissions on behalf of Clients on a trade-by-trade basis.

Where Monon Wealth Management does not exercise discretion over the selection of the Custodian, it may recommend the Custodian[s] to Clients for custody and execution services. Clients are not obligated to use the recommended Custodian and will not incur any extra fee or cost associated with using a custodian not recommended by Monon Wealth Management. The Advisor may recommend the Custodian based on criteria such as, but not limited to, reasonableness of commissions charged to the Client, services made available to the Client, reputation and/or the location of the Custodian's offices. Monon Wealth Management will generally recommend that Clients establish their account[s] at Charles Schwab & Co., Inc. ("Schwab"), a FINRA-registered broker-dealer and member SIPC. Schwab will serve as the Client's "qualified custodian". Monon Wealth Management maintains an institutional relationship with Schwab, whereby the Advisor receives economic benefits from Schwab. Please see Item 14 below.

Following are additional details regarding the brokerage practices of the Advisor:

1. Soft Dollars - Soft dollars are revenue programs offered by broker-dealers/custodians whereby an advisor enters into an agreement to place security trades with broker-dealer/custodian in exchange for research and other

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services. **Monon Wealth Management does not participate in soft dollar programs sponsored or offered by any broker-dealer. However, the Advisor receives certain economic benefits from the Custodian. Please see 14 below.**

2. Brokerage Referrals - Monon Wealth Management does not receive any compensation from any third party in connection with the recommendation for establishing an account.

3. Directed Brokerage - All Clients are serviced on a “directed brokerage basis”, where Monon Wealth Management will place trades within the established account[s] at the Custodian designated by the Client. Further, all Client accounts are traded within their respective brokerage account[s] at the Custodian. The Advisor will not engage in any principal transactions (i.e., trade of any security from or to the Advisor’s own account) or cross transactions with other Client accounts (i.e., purchase of a security into one Client account from another Client’s account[s]). Monon Wealth Management will not be obligated to select competitive bids on securities transactions and does not have an obligation to seek the lowest available transaction costs. These costs are determined by the Custodian.

B. Aggregating and Allocating Trades

The primary objective in placing orders for the purchase and sale of securities for Client accounts is to obtain the most favorable net results taking into account such factors as 1) price, 2) size of the order, 3) difficulty of execution, 4) confidentiality and 5) skill required of the Custodian. Monon Wealth Management will execute its transactions through the Custodian as directed by the Client. Monon Wealth Management may aggregate orders in a block trade or trades when securities are purchased or sold through the Custodian for multiple (discretionary) accounts in the same trading day. If a block trade cannot be executed in full at the same price or time, the securities actually purchased or sold by the close of each business day must be allocated in a manner that is consistent with the initial pre-allocation or other written statement. This must be done in a way that does not consistently advantage or disadvantage any particular Clients’ accounts.

Item 13 – Review of Accounts

A. Frequency of Reviews

Securities in Client accounts are monitored on a regular and continuous basis by the respective advisory persons of Monon Wealth Management. Formal reviews are generally conducted at least annually or more frequently depending on the needs of the Client.

B. Causes for Reviews

In addition to the investment monitoring noted in Item 13.A. above, each Client account shall be reviewed at least annually. Reviews may be conducted more frequently at the Client’s request. Accounts may be reviewed as a result of major changes in economic conditions, known changes in the Client’s financial situation, and/or large deposits or withdrawals in the Client’s account[s]. The Client is encouraged to notify Monon Wealth Management if changes occur in the Client’s personal financial situation that might adversely affect the Client’s investment plan. Additional reviews may be triggered by material market, economic or political events.

C. Review Reports

The Client will receive brokerage statements no less than quarterly from the Custodian. These brokerage statements are sent directly from the Custodian to the Client. The Client may also establish electronic access to the Custodian’s website so that the Client may view these reports and their account activity. Client brokerage statements will include all positions, transactions and fees relating to the Client’s account[s]. The Advisor may also provide Clients with periodic reports regarding their holdings, allocations, and performance.

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Item 14 – Client Referrals and Other Compensation

A. Compensation Received by Monon Wealth Management

Participation in Institutional Advisor Platform

Monon Wealth Management has established an institutional relationship with Schwab through its “Schwab Advisor Services” unit, a division of Schwab dedicated to serving independent advisory firms like Monon Wealth Management. As a registered investment advisor participating on the Schwab Advisor Services platform, Monon Wealth Management receives access to software and related support without cost because the Advisor renders investment management services to Clients that maintain assets at Schwab. Services provided by Schwab Advisor Services benefit the Advisor and many, but not all services provided by Schwab will benefit Clients. In fulfilling its duties to its Clients, the Advisor endeavors at all times to put the interests of its Clients first. Clients should be aware, however, that the receipt of economic benefits from a custodian creates a conflict of interest since these benefits may influence the Advisor’s recommendation of this custodian over one that does not furnish similar software, systems support, or services.

Services that Benefit the Client – Schwab’s institutional brokerage services include access to a broad range of investment products, execution of securities transactions, and custody of Client’s funds and securities. Through Schwab, the Advisor may be able to access certain investments and asset classes that the Client would not be able to obtain directly or through other sources. Further, the Advisor may be able to invest in certain mutual funds and other investments without having to adhere to investment minimums that might be required if the Client were to directly access the investments.

Services that May Indirectly Benefit the Client – Schwab provides participating advisors with access to technology, research, discounts and other services. In addition, the Advisor receives duplicate statements for Client accounts, the ability to deduct advisory fees, trading tools, and back office support services as part of its relationship with Schwab. These services are intended to assist the Advisor in effectively managing accounts for its Clients, but may not directly benefit all Clients.

Services that May Only Benefit the Advisor – Schwab also offers other services and support to Monon Wealth Management that may not benefit the Client, including: educational conferences and events ,consulting services and discounts for various service providers. Access to these services creates a financial incentive for the Advisor to recommend Schwab, which results in a conflict of interest. Monon Wealth Management believes, however, that the selection of Schwab as Custodian is in the best interests of its Clients.

B. Compensation from Client Referrals

The Advisor does not compensate, either directly or indirectly, any persons who are not supervised persons, for Client referrals.

Item 15 – Custody

Monon Wealth Management does not accept or maintain custody of any Client accounts, except for the limited circumstances outlined below:

Deduction of Advisory Fees - To ensure compliance with regulatory requirements associated with the deduction of advisory fees, all Clients for whom Monon Wealth Management exercises discretionary authority must hold their assets with a "qualified custodian." Clients are responsible for engaging a “qualified custodian” to safeguard their funds and securities and must instruct Monon Wealth Management to utilize that Custodian for securities transactions on their behalf. Clients are encouraged to review statements provided by the Custodian and compare to any reports provided by Monon Wealth Management to ensure accuracy, as the Custodian does not perform this review. For more information about custodians and brokerage practices, see Item 12 – Brokerage Practices.

Money Movement Authorization - For instances where Clients authorize Monon Wealth Management to move funds between their accounts, Monon Wealth Management and the Custodian have implemented safeguards to ensure that all money movement activities are conducted strictly in accordance with the Client’s documented instructions.

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Item 16 – Investment Discretion

Monon Wealth Management generally has discretion over the selection and amount of securities to be bought or sold in Client accounts without obtaining prior consent or approval from the Client. However, these purchases or sales may be subject to specified investment objectives, guidelines, or limitations previously set forth by the Client and agreed to by Monon Wealth Management. Discretionary authority will only be authorized upon full disclosure to the Client. The granting of such authority will be evidenced by the Client's execution of a wealth management agreement containing all applicable limitations to such authority. All discretionary trades made by Monon Wealth Management will be in accordance with each Client's investment objectives and goals.

Under limited circumstances, Monon Wealth Management may manage accounts on a non-discretionary basis. In these instances, Monon Wealth Management provides recommendations to Clients and if recommendations are approved, Monon Wealth Management will implement in accordance with the Client's instructions.

Item 17 – Voting Client Securities

Monon Wealth Management does not accept proxy-voting responsibility for any Client. Clients will receive proxy statements directly from the Custodian. The Advisor will assist in answering questions relating to proxies, however, the Client retains the sole responsibility for proxy decisions and voting.

Item 18 – Financial Information

Neither Monon Wealth Management, nor its management, have any adverse financial situations that would reasonably impair the ability of Monon Wealth Management to meet all obligations to its Clients. Neither Monon Wealth Management, nor any of its Advisory Persons, has been subject to a bankruptcy or financial compromise. Monon Wealth Management is not required to deliver a balance sheet along with this Disclosure Brochure as the Advisor does not collect fees of \$1,200 or more for services to be performed six months or more in advance.

Form ADV Part 2B – Brochure Supplement

for

**John (Darrick) D. Hutchens, CFP®
Managing Partner**

Effective: June 27, 2025

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of John (Darrick) Hutchens, CFP®, (CRD# 4497161) in addition to the information contained in the Hutchens & Kramer Investment Management Group, LLC d/b/a Monon Wealth Management (“Monon Wealth Management” or the “Advisor”, CRD# 289413) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Monon Wealth Management Disclosure Brochure or this Brochure Supplement, please contact the Advisor at (317) 993-3999.

Additional information about Mr. Hutchens is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or Individual CRD# 4497161.

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Item 2 – Educational Background and Business Experience

John (Darrick) Hutchens, CFP®, born in 1977, is dedicated to advising Clients of Monon Wealth Management as a Managing Partner. Mr. Hutchens earned a Bachelors of Business Administration in Finance and Marketing from Grand Canyon University in 2000. In addition, Mr. Hutchens obtained his CERTIFIED FINANCIAL PLANNER™ designation in 2014. Additional information regarding Mr. Hutchens’s employment history is included below.

Employment History:

Managing Partner, Hutchens & Kramer Investment Management Group, LLC d/b/a Monon Wealth Management	07/2017 to Present
Registered Representative, Purshe Kaplan Sterling Investments, Inc.	10/2017 to 07/2018
Registered Representative, Wells Fargo Advisors Financial Network, LLC	10/2014 to 10/2017

CERTIFIED FINANCIAL PLANNER® professional

I am certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER® professional or a CFP® professional, and I may use these and the other certification marks (the “CFP Board Certification Marks”) that Certified Financial Planner Board of Standards Center for Financial Planning, Inc. has licensed to CFP Board in the United States. The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board’s high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials. CFP Board implemented the bachelor’s degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor’s or higher degree or completed a financial planning development capstone course.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board

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Certification Marks:

- **Ethics** – Commit to complying with CFP Board’s Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the Client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional’s services. A Client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the Client.
- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Item 3 – Disciplinary Information

There are no legal, civil, or disciplinary events to disclose regarding Mr. Hutchens. Mr. Hutchens has never been involved in any regulatory, civil, or criminal action. There have been no lawsuits, arbitration claims, or administrative proceedings against Mr. Hutchens. Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil, or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil, or disciplinary events to disclose regarding Mr. Hutchens.***

However, we do encourage you to independently view the background of Mr. Hutchens on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or Individual CRD# 4497161.

Item 4 – Other Business Activities

Insurance Agency Affiliations

Mr. Hutchens is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Hutchens’s role with Monon Wealth Management. As an insurance professional, Mr. Hutchens will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Hutchens is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This may cause a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Hutchens or the Advisor.

Provisions for Patriots

Mr. Hutchens is on the board for Provisions for Patriots, a non-profit organization. Mr. Hutchens spends no time in this position during trading hours.

Item 5 – Additional Compensation

Mr. Hutchens has additional business activities where compensation is received that are detailed in Item 4 above.

Item 6 – Supervision

Mr. Hutchens serves as a Managing Partner of Monon Wealth Management and is supervised by Gabrielle Magdziarz, the Chief Compliance Officer. Ms. Magdziarz can be reached at (317) 993-3999.

The Advisor has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of the Advisor. Further, the Advisor is subject to regulatory oversight by various agencies. These agencies require registration by the Advisor and its Supervised Persons. As a registered entity, Hutchens & Kramer Investment Management Group, LLC is subject to examinations by

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regulators, which may be announced or unannounced the Advisor is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

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Form ADV Part 2B – Brochure Supplement

for

**Raymond J. Kramer
Managing Partner**

Effective: June 27, 2025

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Raymond J. Kramer (CRD# 3247207) in addition to the information contained in the Hutchens & Kramer Investment Management Group, LLC d/b/a Monon Wealth Management (“Monon Wealth Management” or the “Advisor”, CRD# 289413) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Monon Wealth Management Disclosure Brochure or this Brochure Supplement, please contact the Advisor at (317) 993-3999.

Additional information about Mr. Kramer is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or Individual CRD# 3247207.

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Item 2 – Educational Background and Business Experience

Raymond J. Kramer, born in 1977, is dedicated to advising Clients of Monon Wealth Management as a Managing Partner. Mr. Kramer earned a Master's in Business Administration from Indiana University, Kelley School of Business in 2004. Mr. Kramer also earned a Bachelor of Arts in Business Administration and Spanish from Hanover College in 1999. Additional information regarding Mr. Kramer's employment history is included below.

Employment History:

Managing Partner, Hutchens & Kramer Investment Management Group, LLC d/b/a Monon Wealth Management	02/2025 to Present
Managing Partner and Chief Compliance Officer, Hutchens & Kramer Investment Management Group, LLC d/b/a Monon Wealth Management	07/2017 to 02/2025
Registered Representative, Purshe Kaplan Sterling Investments, Inc.	10/2017 to 05/2024
Registered Representative, Wells Fargo Advisors Financial Network, LLC	10/2014 to 10/2017

Item 3 – Disciplinary Information

There are no legal, civil, or disciplinary events to disclose regarding Mr. Kramer. Mr. Kramer has never been involved in any regulatory, civil, or criminal action. There have been no lawsuits, arbitration claims, or administrative proceedings against Mr. Kramer. Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil, or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil, or disciplinary events to disclose regarding Mr. Kramer.***

However, we do encourage you to independently view the background of Mr. Kramer on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or Individual CRD# 3247207.

Item 4 – Other Business Activities

Insurance Agency Affiliations

Mr. Kramer is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Kramer's role with Monon Wealth Management. As an insurance professional, Mr. Kramer will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Kramer is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This may cause a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Kramer or the Advisor.

Item 5 – Additional Compensation

Mr. Kramer has additional business activities where compensation is received that are detailed in Item 4 above.

Item 6 – Supervision

Mr. Kramer serves as a Managing Partner of Monon Wealth Management and is supervised by Gabrielle Magdziarz, the Chief Compliance Officer. Ms. Magdziarz can be reached at (317) 993-3999.

The Advisor has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of the Advisor. Further, the Advisor is subject to regulatory oversight by various agencies. These agencies require registration by the Advisor and its Supervised Persons. As a registered entity, Hutchens & Kramer Investment Management Group, LLC is subject to examinations by regulators, which may be announced or unannounced the Advisor is required to periodically update the

information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

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Form ADV Part 2B – Brochure Supplement

for

**Stephanie Wilson, CFP®
Financial Planner**

Effective: June 27, 2025

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Stephanie Wilson, CFP® (CRD# 5186882) in addition to the information contained in the Hutchens & Kramer Investment Management Group, LLC d/b/a Monon Wealth Management (“Monon Wealth Management” or the “Advisor”, CRD# 289413) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Monon Wealth Management Disclosure Brochure or this Brochure Supplement, please contact the Advisor at (317) 993-3999.

Additional information about Ms. Wilson is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with her full name or Individual CRD# 5186882.

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Item 2 – Educational Background and Business Experience

Stephanie Wilson, CFP®, born in 1978, is dedicated to advising Clients of Monon Wealth Management as an Financial Planner. Ms. Wilson earned a Bachelor of Arts degree in Mathematics from Indiana University in 2001. Additional information regarding Ms. Wilson’s employment history is included below.

Employment History:

Financial Planner, Hutchens & Kramer Investment Management Group, LLC d/b/a Monon Wealth Management	07/2017 to Present
Registered Representative, Purshe Kaplan Sterling Investments, Inc.	10/2017 to 05/2024
Registered Representative, Wells Fargo Advisors Financial Network, LLC	10/2014 to 10/2017

CERTIFIED FINANCIAL PLANNER® professional

I am certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER® professional or a CFP® professional, and I may use these and the other certification marks (the “CFP Board Certification Marks”) that Certified Financial Planner Board of Standards Center for Financial Planning, Inc. has licensed to CFP Board in the United States. The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board’s high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials. CFP Board implemented the bachelor’s degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor’s or higher degree or completed a financial planning development capstone course.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board

Certification Marks:

- **Ethics** – Commit to complying with CFP Board’s Code and Standards. This includes a

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commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the Client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A Client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the Client.

- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Item 3 – Disciplinary Information

There are no legal, civil, or disciplinary events to disclose regarding Ms. Wilson. Ms. Wilson has never been involved in any regulatory, civil, or criminal action. There have been no client complaints, lawsuits, arbitration claims, or administrative proceedings against Ms. Wilson. Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil, or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil, or disciplinary events to disclose regarding Ms. Wilson.***

However, we do encourage you to independently view the background of Ms. Wilson on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with her full name or Individual CRD# 5186882.

Item 4 – Other Business Activities

Insurance Agency Affiliations

Ms. Wilson is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Ms. Wilson's role with Monon Wealth Management. As an insurance professional, Ms. Wilson will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Ms. Wilson is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This may cause a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Ms. Wilson or the Advisor.

Notary Public for Indiana

Ms. Wilson is also a public notary for the state of Indiana. Her role as a public notary is only offered to Clients of Monon Wealth Management. Ms. Wilson does not receive any compensation for her role as a public notary for Indiana.

Item 5 – Additional Compensation

Ms. Wilson has additional business activities where compensation is received that are detailed in Item 4 above.

Item 6 – Supervision

Ms. Wilson serves as a Financial Planner of Monon Wealth Management and is supervised by Gabrielle Magdziarz, the Chief Compliance Officer. Ms. Magdziarz can be reached at (317) 993-3999.

The Advisor has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of the Advisor. Further, the Advisor is subject to regulatory oversight by various agencies. These agencies require registration by the Advisor and its Supervised Persons. As a registered entity, Hutchens & Kramer Investment Management Group, LLC is subject to examinations by regulators, which may be announced or unannounced the Advisor is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

Monon Wealth Management
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Phone: (317) 993-3999 * Fax: (317) 564-0596
<http://www.mononwealth.com>

Form ADV Part 2B – Brochure Supplement

for

**Clinton D. Bucher, CPA
Wealth Advisor**

Effective: June 27, 2025

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Clinton D. Bucher, CPA, (CRD# 2688678) in addition to the information contained in the Hutchens & Kramer Investment Management Group, LLC d/b/a Legacy Investment Advisors (“Legacy Investment Advisors” or the “Advisor”, CRD# 289413) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Legacy Investment Advisors Disclosure Brochure or this Brochure Supplement, please contact the Advisor at (317) 993-3999.

Additional information about Mr. Bucher is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or Individual CRD# 2688678.

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Item 2 – Educational Background and Business Experience

Clinton D. Bucher, born in 1949, is dedicated to advising Clients of Hutchens & Kramer Investment Advisors d/b/a Legacy Investment Advisors as the Wealth Advisor. Mr. Bucher earned a Bachelor of Science in Industrial Management from Purdue University in 1971. Additional information regarding Mr. Bucher’s employment history is included below.

Employment History:

Wealth Advisor, Hutchens & Kramer Investment Management Group, LLC d/b/a Legacy Investment Advisors	10/2019 to Present
Owner, Legacy Advisors LLC	08/1999 to Present
Investment Advisor Representative, Kestra Investment Services, LLC	04/2016 to 10/2019
Registered Representative, Kestra Investment Services, LLC	06/1997 to 10/2019

Certified Public Accountant (“CPA”)

CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two-year period or 120 hours over a three-year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA’s Code of Professional Conduct within their state accountancy laws or have created their own.

Item 3 – Disciplinary Information

There are no legal, civil, or disciplinary events to disclose regarding Mr. Bucher. Mr. Bucher has never been involved in any regulatory, civil, or criminal action. There have been no client complaints, lawsuits, arbitration claims, or administrative proceedings against Mr. Bucher. Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil, or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil, or disciplinary events to disclose regarding Mr. Bucher.***

However, we do encourage you to independently view the background of Mr. Bucher on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or Individual CRD# 2688678.

Item 4 – Other Business Activities

Insurance Agency Affiliations

Mr. Bucher is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Bucher’s role with Legacy Investment Advisors. As an insurance professional, Mr. Bucher will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Bucher is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This may cause a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Bucher or the Advisor. Mr. Bucher spends approximately 10% of his time per month in this capacity.

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Legacy Advisors LLC

Mr. Bucher is also the President of Legacy Advisors, LLC (“Legacy Advisors”), a tax and accounting firm. Legacy Advisors may provide its services to Clients of Monon Wealth Management and clients of the accounting firm may also be offered the advisory services of Monon Wealth Management. Clients are advised that these services are separate and distinct from the advisory services offered by Monon Wealth Management and that the receipt of additional compensation by Mr. Bucher poses a conflict of interest. Clients are not obligated to engage Legacy Advisors for tax preparation and accounting services in order to maintain a relationship with the Advisor.

Frye Fabrication, Inc

Mr. Bucher is also the Treasurer of Frye Fabrication, Inc. Mr. Bucher handles all financials as the Treasurer for Frye Fabrication, Inc. Mr. Bucher is also a 50% owner of Frye Fabrication, Inc. Mr. Bucher may receive additional compensation through his ownership interest in Frye Fabrication, Inc that is separate and distinct from advisory fees. Mr. Bucher spends approximately 6% of his time per month in this capacity.

Item 5 – Additional Compensation

Mr. Bucher has additional business activities where compensation is received that are detailed in Item 4 above.

Item 6 – Supervision

Mr. Bucher serves as the Wealth Advisor of Legacy Investment Advisors and is supervised by Gabrielle Magdziarz, the Chief Compliance Officer. Ms. Magdziarz can be reached at (317) 993-3999.

The Advisor has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of the Advisor. Further, the Advisor is subject to regulatory oversight by various agencies. These agencies require registration by the Advisor and its Supervised Persons. As a registered entity, Hutchens & Kramer Investment Management Group, LLC is subject to examinations by regulators, which may be announced or unannounced the Advisor is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

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Form ADV Part 2B – Brochure Supplement

for

**Mark E. Rhodes
Financial Advisor**

Effective: June 27, 2025

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Mark E. Rhodes (CRD# 2786622) in addition to the information contained in the Hutchens & Kramer Investment Management Group, LLC d/b/a Monon Wealth Management (“Monon Wealth Management” or the “Advisor”, CRD# 289413) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Monon Wealth Management Disclosure Brochure or this Brochure Supplement, please contact the Advisor at (317) 993-3999.

Additional information about Mr. Rhodes is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or Individual CRD# 2786622.

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Item 2 – Educational Background and Business Experience

Mark E. Rhodes, born in 1957, is dedicated to advising Clients of Monon Wealth Management as a Financial Advisor. Mr. Rhodes earned a Bachelor's degree in Business from Indiana University in 1979. Additional information regarding Mr. Rhodes' employment history is included below.

Employment History:

Financial Advisor, Hutchens & Kramer Investment Management Group, LLC d/b/a Monon Wealth Management	02/2021 to Present
Partner, Rhodes Knisley Williams LLP	01/2008 to Present
Investment Advisor Representative, Intrepid Financial Planning	01/2002 to 02/2021

Item 3 – Disciplinary Information

There are no legal, civil, or disciplinary events to disclose regarding Mr. Rhodes. Mr. Rhodes has never been involved in any regulatory, civil, or criminal action. There have been no client complaints, lawsuits, arbitration claims, or administrative proceedings against Mr. Rhodes. Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil, or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil, or disciplinary events to disclose regarding Mr. Rhodes.***

However, we do encourage you to independently view the background of Mr. Rhodes on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or Individual CRD# 2786622.

Item 4 – Other Business Activities

Rhodes Knisley Williams, LLP

Mr. Rhodes serves as a Partner of Rhodes and Kniceley, LLP ("Rhodes and Kniceley") a tax and accounting firm. Rhodes and Kniceley may provide its services to Clients of Monon Wealth Management and Clients of the accounting firm may also be offered the advisory services of Monon Wealth Management. Clients are advised that these services may be separate and distinct from the advisory services offered by Monon Wealth Management and that the receipt of additional compensation by Mr. Rhodes poses a conflict of interest. Clients are not obligated to engage Rhodes and Kniceley for tax preparation and accounting services in order to maintain a relationship with the Advisor.

Item 5 – Additional Compensation

Mr. Rhodes has additional business activities where compensation is received that are detailed in Item 4 above.

Item 6 – Supervision

Mr. Rhodes serves as a Financial Advisor of Monon Wealth Management and is supervised by Gabrielle Magdziarz, the Chief Compliance Officer. Ms. Magdziarz can be reached at (317) 993-3999.

The Advisor has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of the Advisor. Further, the Advisor is subject to regulatory oversight by various agencies. These agencies require registration by the Advisor and its Supervised Persons. As a registered entity, Hutchens & Kramer Investment Management Group, LLC is subject to examinations by regulators, which may be announced or unannounced the Advisor is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

Form ADV Part 2B – Brochure Supplement

for

**Hunter A. Bartholomew
Wealth Management Associate**

Effective: June 27, 2025

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Hunter Bartholomew (CRD# 7972531) in addition to the information contained in the Hutchens & Kramer Investment Management Group, LLC d/b/a Monon Wealth Management (“Monon Wealth Management” or the “Advisor”, CRD# 289413) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Monon Wealth Management Disclosure Brochure or this Brochure Supplement, please contact the Advisor at (317) 993-3999.

Additional information about Mr. Bartholomew is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or Individual CRD# 7972531.

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Item 2 – Educational Background and Business Experience

Hunter A. Bartholomew, born in 1999, is dedicated to advising Clients of Monon Wealth Management as a Wealth Management Associate. Mr. Bartholomew earned a Bachelor's degree in Accounting from College of the Holy Cross in 2021. Additional information regarding Mr. Bartholomew's employment history is included below.

Employment History:

Wealth Management Associate, Hutchens & Kramer Investment Management Group, LLC d/b/a Monon Wealth Management	08/2021 to Present
Intern, Monon Wealth Management	06/2021 to 08/2021
Student, College of the Holy Cross	08/2017 to 05/2021
Commercial Service Technician, Kleenit Commercial Cleaning	05/2019 to 08/2019

Item 3 – Disciplinary Information

There are no legal, civil, or disciplinary events to disclose regarding Mr. Bartholomew. Mr. Bartholomew has never been involved in any regulatory, civil, or criminal action. There have been no client complaints, lawsuits, arbitration claims, or administrative proceedings against Mr. Bartholomew. Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil, or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil, or disciplinary events to disclose regarding Mr. Bartholomew.***

However, we do encourage you to independently view the background of Mr. Bartholomew on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or Individual CRD# 7972531.

Item 4 – Other Business Activities

Mr. Bartholomew is dedicated to the investment advisory activities of Monon Wealth Management's Clients. Mr. Bartholomew does not have any other business activities.

Item 5 – Additional Compensation

Mr. Bartholomew is dedicated to the investment advisory activities of Monon Wealth Management's Clients. Mr. Bartholomew does not receive any additional forms of compensation.

Item 6 – Supervision

Mr. Bartholomew serves as a Wealth Management Associate of Monon Wealth Management and is supervised by Gabrielle Magdziarz, the Chief Compliance Officer. Ms. Magdziarz can be reached at (317) 993-3999.

The Advisor has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of the Advisor. Further, the Advisor is subject to regulatory oversight by various agencies. These agencies require registration by the Advisor and its Supervised Persons. As a registered entity, Hutchens & Kramer Investment Management Group, LLC is subject to examinations by regulators, which may be announced or unannounced the Advisor is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

Form ADV Part 2B – Brochure Supplement

for

Jordan A. Davan, CFP®
Wealth Advisor

Effective: January 14, 2025

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Jordan A. Davan, CFP®, (CRD# 6256664) in addition to the information contained in the Hutchens & Kramer Investment Management Group, LLC d/b/a Monon Wealth Management (“Monon Wealth Management” or the “Advisor”, CRD# 289413) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Monon Wealth Management Disclosure Brochure or this Brochure Supplement, please contact us at (317) 993-3999.

Additional information about Mrs. Davan is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with her full name or her Individual CRD# 6256664.

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Item 2 – Educational Background and Business Experience

Jordan A. Davan, CFP®, born in 1989, is dedicated to advising Clients of Monon Wealth Management as a Wealth Advisor. Mrs. Davan earned a Bachelor of Science from Indiana University in 2013. Additional information regarding Mrs. Davan’s employment history is included below.

Employment History:

Wealth Advisor, Hutchens & Kramer Investment Management Group, LLC d/b/a Monon Wealth Management	01/2025 to Present
Registered Representative, Charles Schwab & Co., Inc.	09/2013 to 01/2025

CERTIFIED FINANCIAL PLANNER™ (“CFP®”)

The CERTIFIED FINANCIAL PLANNER™, CFP®, and federally registered CFP® (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by CERTIFIED FINANCIAL PLANNER™ Board of Standards, Inc. (“CFP® Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 87,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- *Education* – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- *Examination* – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real-world circumstances;
- *Experience* – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- *Ethics* – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- *Continuing Education* – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- *Ethics* – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP®.

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mrs. Davan. Mrs. Davan has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mrs. Davan.

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Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mrs. Davan.***

However, we do encourage you to independently view the background of Mrs. Davan on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with her full name or her Individual CRD# 6256664.

Item 4 – Other Business Activities

Insurance Agency Affiliations

Mrs. Davan is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mrs. Davan's role with Monon Wealth Management. As an insurance professional, Mrs. Davan will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mrs. Davan is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mrs. Davan or the Advisor. Mrs. Davan spends approximately 5% of her time per month in this capacity.

Item 5 – Additional Compensation

Mrs. Davan has an additional business activity where compensation is received that is detailed in Item 4 above.

Item 6 – Supervision

Mrs. Davan serves as a Wealth Advisor of Monon Wealth Management and is supervised by Gabrielle Magdziarz, the Chief Compliance Officer. Ms. Magdziarz can be reached at (317) 993-3999.

The Advisor has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of the Advisor. Further, the Advisor is subject to regulatory oversight by various agencies. These agencies require registration by the Advisor and its Supervised Persons. As a registered entity, Hutchens & Kramer Investment Management Group, LLC is subject to examinations by regulators, which may be announced or unannounced the Advisor is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

Privacy Policy

Effective: June 27, 2025

Our Commitment to You

Monon Wealth Management (“Monon Wealth Management” or the “Advisor”) is committed to safeguarding the use of personal information of our Clients (also referred to as “you” and “your”) that we obtain as your Investment Advisor, as described here in our Privacy Policy (“Policy”).

Our relationship with you is our most important asset. We understand that you have entrusted us with your private information, and we do everything that we can to maintain that trust. Monon Wealth Management (also referred to as “we”, “our” and “us”) protects the security and confidentiality of the personal information we have and implements controls to ensure that such information is used for proper business purposes in connection with the management or servicing of our relationship with you.

Monon Wealth Management does not sell your non-public personal information to anyone. Nor do we provide such information to others except for discrete and reasonable business purposes in connection with the servicing and management of our relationship with you, as discussed below.

Details of our approach to privacy and how your personal non-public information is collected and used are set forth in this Policy.

Why you need to know?

Registered Investment Advisors (“RIAs”) must share some of your personal information in the course of servicing your account. Federal and State laws give you the right to limit some of this sharing and require RIAs to disclose how we collect, share, and protect your personal information.

What information do we collect from you?

Driver’s license number	Date of birth
Social security or taxpayer identification number	Assets and liabilities
Name, address and phone number[s]	Income and expenses
E-mail address[es]	Investment activity
Account information (including other institutions)	Investment experience and goals

What Information do we collect from other sources?

Custody, brokerage and advisory agreements	Account applications and forms
Other advisory agreements and legal documents	Investment questionnaires and suitability documents
Transactional information with us or others	Other information needed to service account

How do we protect your information?

To safeguard your personal information from unauthorized access and use we maintain physical, procedural and electronic security measures. These include such safeguards as secure passwords, encrypted file storage and a secure office environment. Our technology vendors provide security and access control over personal information and have policies over the transmission of data. Our associates are trained on their responsibilities to protect Client’s personal information.

We require third parties that assist in providing our services to you to protect the personal information they receive from us.

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How do we share your information?

An RIA shares Client personal information to effectively implement its services. In the section below, we list some reasons we may share your personal information.

Basis For Sharing	Do we share?	Can you limit?
<p>Servicing our Clients We may share non-public personal information with non-affiliated third parties (such as administrators, brokers, custodians, regulators, credit agencies, other financial institutions) as necessary for us to provide agreed upon services to you, consistent with applicable law, including but not limited to: processing transactions; general account maintenance; responding to regulators or legal investigations; and credit reporting.</p>	Yes	No
<p>Marketing Purposes Monon Wealth Management does not disclose, and does not intend to disclose, personal information with non-affiliated third parties to offer you services. Certain laws may give us the right to share your personal information with financial institutions where you are a customer and where Monon Wealth Management or the client has a formal agreement with the financial institution. We will only share information for purposes of servicing your accounts, not for marketing purposes.</p>	No	Not Shared
<p>Authorized Users Your non-public personal information may be disclosed to you and persons that we believe to be your authorized agent[s] or representative[s].</p>	Yes	Yes
<p>Information About Former Clients Monon Wealth Management does not disclose and does not intend to disclose, non-public personal information to non-affiliated third parties with respect to persons who are no longer our Clients.</p>	No	Not Shared

Changes to our Privacy Policy

We will send you a copy of this Policy annually for as long as you maintain an ongoing relationship with us.

Periodically we may revise this Policy, and will provide you with a revised Policy if the changes materially alter the previous Privacy Policy. We will not, however, revise our Privacy Policy to permit the sharing of non-public personal information other than as described in this notice unless we first notify you and provide you with an opportunity to prevent the information sharing.

Any Questions?

You may ask questions or voice any concerns, as well as obtain a copy of our current Privacy Policy by contacting us at (317) 993-3999.