

This brochure supplement provides information about Graham Harrison Reynolds that supplements the Nicholas Wealth Management brochure. You should have received a copy of that brochure. Please contact Graham Harrison Reynolds if you did not receive Nicholas Wealth Management's brochure or if you have any questions about the contents of this supplement.

Additional information about Graham Harrison Reynolds is also available on the SEC's website at www.adviserinfo.sec.gov.

Nicholas Wealth Management

Form ADV Part 2B – Individual Disclosure Brochure

for

Graham Harrison Reynolds

Personal CRD Number: 7605918

Investment Adviser Representative

Nicholas Wealth Management
218 Roswell St NE, Suite 200
Marietta, GA 30060
(404) 890-5606
grahamreynolds@nicholaswealth.com

UPDATED: 04/16/2025

Item 2: Educational Background and Business Experience

Name: Graham Harrison Reynolds **Born:** 1993

Educational Background and Professional Designations:

Education:

M.S., Sport Administration Sport Management, Georgia State University - 2017
Communication Studies, B.A. & Religion, B.A. Communications and Religion,
Furman University - 2016

Business Background:

04/2022 - Present	Financial Advisor Nicholas Wealth Management ("NWM")
02/2018 - 03/2022	Associate SignatureFD
07/2017 - 01/2018	Seasonal Assistant Atlanta Falcons
07/2016 - 07/2017	Graduate Assistant Georgia State University
07/2012 - 05/2016	Student College Student

Certifications:

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 CFP Board's other certification marks (the "CFP Board Certification Marks"). 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 requirements through other qualifying credentials.

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 commitment to the 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 or disciplinary events that are material to a client’s or prospective client’s evaluation of this advisory business.

Item 4: Other Business Activities

Mr. Reynolds is separately licensed as an independent insurance agent. In this capacity, he can effect transactions in insurance products for his clients and earn commissions for these activities. This is in addition to any fees he receives acting in his capacity as an Investment Advisor Representative. From time to time, he will offer clients advice or products from those activities. Clients should be aware that these services pay a commission and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. NWM always acts in the best interest of the client, including the sale of commissionable products to advisory clients. Clients always have the right to decide whether or not to utilize the services of any representative of NWM in such individuals outside capacities. Please discuss any questions you have about potential costs with your Advisor.

Item 5: Additional Compensation

Please see section 4 above.

Item 6: Supervision

As a representative of Nicholas Wealth Management, Graham Reynolds' daily activities are supervised by David Nicholas, the firm's President and Founder. Nicholas Wealth Management has contracted with Key Bridge Compliance, LLC to perform compliance oversight activities for the Adviser. The Chief Compliance Officer, Stacy Fleming, is responsible for administering the compliance program and monitoring activities regarding policies and procedures outlined in the firm's Code of Ethics and Compliance Manual. Any significant compliance deficiencies will be reported to Mr. Nicholas. The phone number for David Nicholas is (404)890-5606. Stacy Fleming, Chief Compliance Officer, can be reached at (859)402-1458 or sfleming@kbc.team.