Mach-1 Financial Group, LLC

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**FORM ADV PART 2A
BROCHURE**

This brochure provides information about the qualifications and business practices of Mach-1 Financial Group, LLC. If you have any questions about the contents of this brochure, please contact us at 479-876-2100. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. Registration with the SEC or state regulatory authority does not imply a certain level of skill or expertise.

Additional information about Mach-1 Financial Group, LLC is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Summary of Material Changes

Form ADV Part 2 requires registered investment advisers to amend their brochure when information becomes materially inaccurate. If there are any material changes to an adviser's disclosure brochure, the adviser is required to notify you and provide you with a description of the material changes.

Since our last annual updating amendment dated March 22, 2025, we have the following material changes to report:

This brochure has been revised to limit its scope to estate planning services offered through Wealth.com and to add disclosure regarding fees charged by Mach-1 Financial for such services. All investment advisory and wrap fee services are disclosed exclusively in Appendix 1 – the Wrap Fee Program Brochure.

For a complete copy of our current brochure, please contact the Chief Compliance Officer at the telephone number listed on the Cover Page.

Item 3 Table of Contents

Item 4 Advisory Business

Mach-1 Financial Group
Mach-1 Financial Group, LLC ("Mach-1 Financial," and/or "the firm") is an Arkansas limited liability corporation owned by Mach-1 Holdings, Inc., Matthew Walters, CEO, and James Mackey, President and COO, and indirectly owned by David A. Lee as Trustee of The Lee Family Trust. The firm was first registered as an investment adviser in February 2020, and provides asset management services to high net-worth individuals, individuals, trusts, corporations, partnerships, and other legal entities.

The following paragraphs describe our services and fees. Refer to the description of each investment advisory service listed below for information on how we tailor our advisory services to your individual needs. As used in this brochure, the words "we," "our," and "us" refer to Mach-1 Financial Group, LLC and the words "you," "your," and "client" refer to you as either a client or prospective client of our firm.

Estate Planning Access
Mach-1 Financial provides estate planning referral and coordination services exclusively through a third-party technology platform operated by Wealth.com ("Wealth"). Estate Planning services generally entail the preparation of a revocable trust, will, living will, financial and health care powers of attorney, HIPPA documents, and in some cases, more advanced estate plans or estate tax plans, as requested by the client and to the extent applicable to the client's circumstances.

Through this arrangement, Mach-1 Financial advisors refer clients to Wealth's estate planning platform, which allows clients to create, manage, and maintain estate planning documents through an online interface. Clients are guided through the estate planning process by Wealth and, where applicable, by unaffiliated attorneys made available through Wealth's platform. Clients electing to use the Wealth.com optional hybrid model can start the process digitally and, for a fee borne by the client, consult live with one of Wealth.com's local trust & estates attorney partners. No portion of such fee is paid to Mach-1 Financial.

Mach-1 Financial does not provide legal advice, does not draft estate planning documents, and does not make legal determinations or selections on behalf of clients. Advisors can receive read-only access to a client's Wealth account for purposes of monitoring and identifying potential planning considerations.

Tax Planning Services
Mach-1 Financial also provides access to a tax planning professional. The tax planning and coordination services are limited in scope and include discussions on general tax planning concepts and the potential tax implications of investment strategies. We do not provide tax or legal advice, do not prepare tax returns, and do not represent clients before taxing authorities. Mach-1 can coordinate with third-party CPA firms, and in certain circumstances, Mach-1 will cover the cost of the third-party CPA firm. Clients are encouraged to consult their independent tax professionals regarding their specific tax circumstances.

Scope Limitation / Excluded Services
This Disclosure Brochure does not describe investment management services, wrap fee programs, portfolio management, retirement plan services, rollover recommendations, or any other investment advisory services offered by Mach-1 Financial.

All investment advisory and wrap fee services are offered exclusively through Appendix 1 – the Wrap Fee Program Brochure, which should be reviewed carefully by clients engaging Mach-1 Financial for those services.

Sponsor and Manager of Wrap Program
Mach-1 Financial Group is the portfolio manager and sponsor of a Wrap Fee Asset Management Program, which is a type of asset management program where clients pay a single fee that includes asset management fees and certain other brokerage costs. The overall cost you will incur if you participate in our Wrap Fee Program may be higher or lower than you might incur by separately purchasing the types of securities available in the program. Mach-1 Financial Group manages wrap fee program accounts on a discretionary basis. Wrap fee program accounts are typically more appropriate for active accounts and are managed accordingly.

Transactions for your account must be executed by one of our recommended custodians and/or broker-dealers. To compare the cost of the wrap fee program with non-wrap fee portfolio management services, you should consider the frequency of trading activity associated with our investment strategies and the brokerage commissions charged by custodians or other broker-dealers, and the advisory fees charged by investment advisers. For more information concerning the Wrap Fee Program see Appendix 1 – the Wrap Fee Program Brochure.

Client Assets Under Management
As of December 31, 2025, we provide continuous management services for $546,345,461 in client assets on a discretionary basis.

Item 5 Fees and Compensation

Estate Planning Access
Mach-1 Financial charges a fee for estate planning services provided through Wealth's platform. The fee will not exceed $10,000 and will be paid as agreed to in the client's estate planning agreement. The fee is negotiable and can be waived in certain circumstances. We will not require prepayment of a fee more than six months in advance and in excess of $500.

Clients who elect to consult with unaffiliated attorneys made available through Wealth's platform can incur additional legal fees payable directly to the attorney or to Wealth, as applicable. Fees charged by third-parties are covered by Mach-1 in certain circumstances.

Fees associated with Mach-1 Financial's investment advisory and wrap fee services are not described in this brochure and are disclosed exclusively in Appendix 1 – the Wrap Fee Program Brochure.

External Compensation for the Sale of Insurance to Clients
Mach-1 Financial's advisory professionals are compensated primarily through a salary and bonus structure and through asset-based fees generated from client accounts. Some of Mach-1 Financial's advisory professionals receive commission-based compensation for the sale of insurance products. Please see Item 10 for detailed information and conflicts of interest.

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

Mach-1 Financial does not charge performance-based fees.

Item 7 Types of Clients

Mach-1 Financial offers the estate planning referral services described in this brochure primarily to individuals and families seeking estate planning solutions through Wealth's platform.

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

This Item is not applicable to the estate planning services described in this brochure.

Investment strategies, methodologies, and risks are disclosed exclusively in Appendix 1 – the Wrap Fee Program Brochure, where applicable.

Item 9 Disciplinary Information

We are required to disclose the facts of any legal or disciplinary events that are material to a client's evaluation of our advisory business or the integrity of our management. We do not have any required disclosures under this item.

Item 10 Other Financial Industry Activities and Affiliations

Wealth.com
Mach-1 Financial has purchased access to Wealth.com through an annual license, which allows our advisors to provide estate planning services through Wealth's technology platform.

Mach-1 Financial charges clients a fee for estate planning services provided through Wealth, subject to a maximum fee as disclosed under Item 5 of this brochure. Clients can also incur separate legal fees if they choose to engage unaffiliated attorneys made available through Wealth's platform.

This arrangement creates a potential conflict of interest because Mach-1 Financial receives compensation in connection with clients' use of the Wealth platform. Clients are under no obligation to use Wealth and may obtain estate planning services from providers of their choosing.

Insurance Sales
We are affiliated with David A Lee, Inc., a licensed insurance agency, through common control and ownership. Therefore, certain persons providing investment advice on behalf of our firm are licensed as insurance agents. These persons, and/or David A Lee, Inc., will earn commission-based compensation for selling insurance products, including insurance products they sell to you, and thus a conflict of interest exists. Insurance commissions earned by these persons are separate from our advisory fees. See the *Fees and Compensation* section in this brochure for more information on the compensation received by insurance agents who are affiliated with our firm. Mach-1 Financial strives to put its clients' interests first and foremost, and clients may utilize any insurance carrier or insurance agency they desire.

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

Mach-1 Financial has adopted a Code of Ethics governing the conduct of its advisory personnel.

The estate planning services described in this brochure do not involve securities transactions or personal trading activity. A copy of the Code of Ethics is available upon request.

Item 12 Brokerage Practices

This Item is not applicable to the estate planning services described in this brochure.

Brokerage practices related to investment advisory services are disclosed exclusively in Appendix 1 – the Wrap Fee Program Brochure.

Item 13 Review of Accounts

Mach-1 Financial does not provide ongoing account monitoring or periodic reviews in connection with the estate planning services described in this brochure.

Any review of investment accounts is disclosed exclusively in Appendix 1 – the Wrap Fee Program Brochure.

Item 14 Client Referrals and Other Compensation

Other than the estate planning fee described in Item 5, Mach-1 Financial does not receive compensation from third parties in connection with the estate planning services described in this brochure.

Referral and compensation arrangements related to investment advisory services are disclosed exclusively in Appendix 1 – the Wrap Fee Program Brochure.

Item 15 Custody

Mach-1 Financial does **not** have custody of client funds or securities in connection with the estate planning services described in this brochure.

Custody disclosures related to investment advisory services are contained in Appendix 1 – the Wrap Fee Program Brochure.

Item 16 Investment Discretion

Mach-1 Financial does not exercise investment discretion in connection with the estate planning services described in this brochure.

Investment discretion related to advisory services is disclosed exclusively in Appendix 1 – the Wrap Fee Program Brochure.

Item 17 Voting Client Securities

Mach-1 Financial does not vote client securities in connection with the estate planning services described in this brochure.

Proxy voting practices related to investment advisory services are disclosed exclusively in Appendix 1 – the Wrap Fee Program Brochure.

Item 18 Financial Information

Mach-1 Financial does not require prepayment of estate planning fees more than six months in advance and does not have a financial condition reasonably likely to impair its ability to meet commitments to clients.

Item 19 Requirements for State-Registered Advisers

Mach-1 Financial is a federally registered investment adviser; therefore, this Item is not applicable.