Item 1: Cover Page

Covenant Wealth Advisors

Form ADV Part 2B – Individual Disclosure Brochure

for

Anthony Mark Castaldi

Personal CRD Number: 6511146
Director of Operations

Covenant Wealth Advisors
8001 Franklin Farms Drive, RM 208
Richmond, VA 23229
(757) 259-0111
www.covenantwealthadvisors.com
acastaldi@mycwa.com

UPDATED: 09/17/2025

This brochure supplement provides information about Anthony Mark Castaldi that supplements the Covenant Wealth Advisors brochure. You should have received a copy of that brochure. Please contact Matthew Brennan, Vice President if you did not receive Covenant Wealth Advisors brochure or if you have any questions about the contents of this supplement.

Additional information Anthony Mark Castaldi is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background and Business Experience

Name: **Anthony Mark Castaldi**

Born: **1994**

Education Background and Professional Designations:

Education:

BA Management Information Systems, Anna Maria Collage – 2016
BA Business Administration, Anna Maria Collage – 2016
AS Financial Planning, Georgetown University School of Continuing Education – 2017

Business Background:

2025 – Present	Director of Operations Covenant Wealth Advisors
2024 – 2025	Senior Associate Advisor Partners II, LLC
2023 - 2024	Investment Advisor Representative Acorn Financial Advisor Services, Inc.
2016 – 2024	Director of Operations Acorn Financial Services

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

Anthony Castaldi is not engaged in any other business activities other than serving as director of operations for Covenant Wealth Advisors.

Item 5: Additional Compensation

Other than salary, annual bonuses, and regular bonuses from Covenant Wealth Advisors, Mr. Castaldi does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Covenant Wealth Advisors.

Item 6: Supervision

Anthony Castaldi is supervised by Matthew Brennan, Vice President and Chief Compliance Officer. Supervision is conducted through frequent meetings, reviews, and monitoring of activities. Matthew Brennan may be reached at 703-991-2000 or by emailing him at mbrennan@mycwa.com.

Item 1: Cover Page

Covenant Wealth Advisors

Form ADV Part 2B – Individual Disclosure Brochure

for

Eric Preston Scruggs

Personal CRD Number: 6082402

Investment Adviser Representative

Covenant Wealth Advisors
1768 Business Center Drive Suite 120
Reston, VA 20190
(703) 991-2000
www.covenantwealthadvisors.com
escruggs@mycwa.com

UPDATED: 06/02/2026

This brochure supplement provides information about Eric Preston Scruggs that supplements the Covenant Wealth Advisors brochure. You should have received a copy of that brochure. Please contact Matthew Brennan, Chief Compliance Officer, if you did not receive Covenant Wealth Advisors' brochure or if you have any questions about the contents of this supplement.

Additional information about Eric Preston Scruggs is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background and Business Experience

Name: **Eric Preston Scruggs**

Born: 1987

Education Background and Professional Designations:

Education:

Master of Business Administration
University of North Carolina at Chapel Hill, 2016

Certificate in Financial Planning, Financial Planning and Services
Boston University, 2013

Bachelor of Arts
The College of Willima and Mary, 2009

Business Background:

06/2026 to Present	Investment Adviser Representative Covenant Wealth Advisors
11/2022 to Present	Founder, Financial Planner, and Chief Compliance Officer Hark Financial Planning, LLC
08/2024 to Present	Instructor The Boston Institute of Finance
11/2022 to Present	Founder Hark Tax Planning, LLC
03/2023 to 05/2023	Tax Preparer Eddy Company, LLC
03/2023 to 05/2023	Consultant NDVR, Inc.
01/2023 to 02/2023	Consulting Financial Advisor NDVR, Inc.

01/2022 to 12/2023	Adjunct Faculty Southern New Hampshire University
08/2020 to 12/2022	Lead Financial Advisor NDVR, Inc.
03/2020 to 12/2021	Tutor Varsity Tutors
04/2017 to 07/2020	Senior Advisor Shepherd Kaplan LLC
09/2012 to 03/2017	Investment Advisor Representative Acorn Financial Advisory Services, Inc.
08/2012 to 03/2017	Financial Planner Acorn Financial Services, Inc.

Professional Designations:

Certified Financial Planner™.

The CERTIFIED FINANCIAL PLANNER™ and CFP® (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. The CFP® 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.

To earn the credential, each CFP® candidate must have a bachelor's degree (or higher) from an accredited college or university and three years of full-time personal financial planning experience. In addition, candidates must take the CFP® Certification examination and complete a CFP® -board registered program or hold an accepted designation, degree or license. Every two years, CFP® certificate holders must complete a minimum of 30 hours of continuing education. More information regarding the CFP® is available at http://www.cfp.net/

Enrolled Agent

An Enrolled Agent ("EA") is a tax professional authorized by the United States government to represent taxpayers in matters regarding the Internal Revenue Service ("IRS"). EAs may become credentialed in two different ways: (i) with five years of IRS experience regularly interpreting tax regulations, or (ii) through the successful completion of the three-part Special Enrollment Exam ("SEE"). EA candidates must also pass a background check before they are granted EA status. To maintain EA status, individuals must adhere to ethical standards and complete 72 hours of continuing education every three years. For more information, refer to the IRS website at: www.irs.gov/tax-professionals/enrolled agents/enrolled-agent-information.

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. Scruggs is currently employed as an instructor with The Boston Institute of Finance. He teaches or assists in teaching classes related to the curriculum for the CERTIFIED FINANCIAL PLANNER® ("CFP®") certification to financial professionals seeking the certification. The activity accounts for approximately 12 hours per month, of which approximately one hour per month is during trading hours.

Mr. Scruggs is also the owner and founder of Hark Tax Planning, LLC ("HTP") which accounts for approximately 15% of his time during trading hours. HTP is not affiliated with CWA. Clients of CWA may engage the services provided by HTP, but they are under no obligation to do so.

Item 5: Additional Compensation

Other than salary, bonuses, and regular compensation from CWA, Mr. Scruggs does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through CWA.

Mr. Scruggs as the owner and founder of Hark Tax Planning, LLC ("HTP") receives customary compensation for these services. HTP is not affiliated with CWA. Clients of CWA may engage the services provided by HTP, but they are under no obligation to do so. If clients do engage the services provided by HTP, the fees related to the HTP services are separate and apart from CWA advisory fees.

Item 6: Supervision

Eric Scruggs is supervised by Matthew Brennan, Vice President and Chief Compliance Officer. Supervision is conducted through frequent meetings, reviews, and monitoring of activities. Matthew Brennan may be reached at 703-991-2000 or by emailing him at mbrennan@mycwa.com.

Item 1: Cover Page

Covenant Wealth Advisors

Form ADV Part 2B – Individual Disclosure Brochure

for

Matthew Patrick Brennan

Personal CRD Number: 4658620

Investment Adviser Representative

Covenant Wealth Advisors
1768 Business Center Drive Suite 120
Reston, VA 20190
(703) 991-2000
www.covenantwealthadvisors.com
mbrennan@mycwa.com
UPDATED: 05/21/2026

This brochure supplement provides information about Matthew Patrick Brennan that supplements the Covenant Wealth Advisors brochure. You should have received a copy of that brochure. Please contact Matthew Brennan, Chief Compliance Officer, if you did not receive Covenant Wealth Advisors' brochure or if you have any questions about the contents of this supplement.

Additional information about Matthew Patrick Brennan is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background and Business Experience

Name: **Matthew Patrick Brennan**

Born: 1981

Education Background and Professional Designations:

Education:

Bachelor of Economics / Bachelor of Government
The College of William & Mary, 2003

Business Background:

12/2023 to Present	Investment Adviser Representative Covenant Wealth Advisors
04/2014 to 12/2023	Investment Advisor Representative Acorn Financial Advisory Services, Inc.
09/2005 to 04/2014	Vice President Dominion Wealth Management, Inc.
12/2003 to 09/2005	Investment Adviser Representative Legacy Advisors, LLC
08/2003 to 12/2003	Financial Adviser American Express Financial Advisors

Professional Designations:

<u>Certified Financial Planner™.</u>

The CERTIFIED FINANCIAL PLANNER™ and CFP® (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. The CFP® 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.

To earn the credential, each CFP® candidate must have a bachelor's degree (or higher) from an accredited college or university and three years of full-time personal financial planning experience. In addition, candidates must take the CFP® Certification examination and complete a CFP® -board registered program or hold an accepted designation, degree or license. Every two years, CFP® certificate holders must complete a minimum of 30 hours of continuing education. More information regarding the CFP® is available at http://www.cfp.net/

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. Brennan owns and operates a rental property from which he derives financial remuneration. This is a non-investment related activity. The rental property started in March of 2017. Mr. Brennan devotes a total of 3 hours per month and 0 hours during securities trading hours. Mr. Brennan's landlord duties include maintenance and repairs to the property.

Item 5: Additional Compensation

Other than salary, bonuses, and regular compensation from CWA, Mr. Brennan does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through CWA.

Item 6: Supervision

Mr. Brennan is supervised by Mark Fonville, President. Supervision is conducted through frequent meetings, reviews, and monitoring of activities. Mark Fonville may be reached at 757-259-0111 or by emailing him at mfonville@mycwa.com.

Item 1: Cover Page

Covenant Wealth Advisors

Form ADV Part 2B – Individual Disclosure Brochure

for

Mark Rudd Fonville

Personal CRD Number: 4475793
Investment Adviser Representative

Covenant Wealth Advisors
8001 Franklin Farms Drive, RM 208
Richmond, VA 23229
(757) 259-0111
www.covenantwealthadvisors.com
mfonville@mycwa.com
Updated: 09/17/2025

This brochure supplement provides information about Mark Rudd Fonville that supplements the Covenant Wealth Advisors brochure. You should have received a copy of that brochure. Please contact Matthew Brennan, Chief Compliance Officer, if you did not receive Covenant Wealth Advisors' brochure or if you have any questions about the contents of this supplement.

Additional information about Mark Rudd Fonville is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background and Business Experience

Name: **Mark Rudd Fonville**
Born: 1978

Education Background and Professional Designations:

Education:

Bachelor of Science in Finance
Virginia Polytechnic Institute and State University, 2001

Business Background:

04/2018 to Present	President and Wealth Manager Covenant Wealth Advisors
04/2018 to 12/2018	Consultant LWI Financial Inc.
10/2007 to 04/2018	Regional Director LWI Financial Inc.

Professional Designations:

Certified Financial Planner™.

The CERTIFIED FINANCIAL PLANNER™ and CFP® (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. The CFP® 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. To earn the credential, each CFP® candidate must have a bachelor's degree (or higher) from an accredited college or university and three years of full-time personal financial planning experience. In addition, candidates must take the CFP® Certification examination and complete a CFP® -board registered program or hold an accepted designation, degree or license. Every two years, CFP ® certificate holders must complete a minimum of 30 hours of continuing education. More information regarding the CFP® is available at http://www.cfp.net/

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. Fonville owns and operates a rental property from which he derives financial remuneration. This is a non-investment related activity.

Item 5: Additional Compensation

Other than salary, annual bonuses, and regular bonuses from CWA, Mr. Fonville does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through CWA.

Item 6: Supervision

Mr. Fonville is supervised by Matthew Brennan, Vice President and Chief Compliance Officer. Supervision is conducted through frequent meetings, reviews, and monitoring of activities. Matthew Brennan may be reached at 703-991-2000 or by emailing him at mbrennan@mycwa.com.

Item 1: Cover Page

Covenant Wealth Advisors

Form ADV Part 2B – Individual Disclosure Brochure

for

Andrew Casteel

Personal CRD Number: 5014452

Investment Adviser Representative

Covenant Wealth Advisors
8001 Franklin Farms Drive, RM 208
Richmond, VA 23229
(757) 259-0111
www.covenantwealthadvisors.com
acasteel@mycwa.com
UPDATED: 09/17/2025

This brochure supplement provides information about Andrew Casteel that supplements the Covenant Wealth Advisors brochure. You should have received a copy of that brochure. Please contact Matthew Brennan, Chief Compliance Officer, if you did not receive Covenant Wealth Advisors' brochure or if you have any questions about the contents of this supplement.

Additional information about Andrew Casteel is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background and Business Experience

Name: Andrew Casteel

Born: 1980

Education Background and Professional Designations:

Education:

MBA, University of Virginia, 2009
BBA in Finance, Collage of William and Mary, 2003

Business Background:

01/2025 – Present	Chief Investment Office and Financial Advisor Covenant Wealth Advisors
07/2018 – 12/2024	Chief Investment Officer and Financial Advisor Acorn Financial Advisory Services, Inc.
10/2014 – 07/2018	Vice President and Financial Advisor WS Wealth Management
04/2014 – 10/2014	Vice President and Financial Advisor Bluemont Capital Advisors, Inc.

Professional Designations:

<u>Certified Financial Planner™.</u>

The CERTIFIED FINANCIAL PLANNER™ and CFP® (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. The CFP® 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.

To earn the credential, each CFP® candidate must have a bachelor's degree (or higher) from an accredited college or university and three years of full-time personal financial planning experience. In addition, candidates must take the CFP® Certification examination and complete a CFP® -board registered program or hold an accepted designation, degree or license. Every two years, CFP ® certificate holders must complete a minimum of 30 hours of continuing education. More information regarding the CFP® is available at http://www.cfp.net/

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of Andrew Casteel.

Item 4: Other Business Activities

Mr. Casteel is the sole member of Acel Advisors, LLC. Acel is a pass-through bookkeeping entity and does not purport to offer financial planning or investment-related services to the public, nor is it held out or marketed to the public in any capacity. Mr. Casteel devotes 0 hours to this activity during normal trading hours.

Item 5: Additional Compensation

Other than contractor payments from Covenant Wealth Advisors, Andrew Casteel does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Covenant Wealth Advisors.

Item 6: Supervision

Andrew Casteel is supervised by Matthew Brennan, Vice President and Chief Compliance Officer. Supervision is conducted through frequent meetings, reviews, and monitoring of activities. Matthew Brennan may be reached at 703-991-2000 or by emailing him at mbrennan@mycwa.com.

Item 1: Cover Page

Covenant Wealth Advisors

Form ADV Part 2B – Individual Disclosure Brochure

for

Megan Waters

Personal CRD Number: 5223705
Investment Adviser Representative

Covenant Wealth Advisors
8001 Franklin Farms Drive, RM 208
Richmond, VA 23229
(757) 259-0111
www.covenantwealthadvisors.com
mwaters@mycwa.com

UPDATED: 09/17/2025

This brochure supplement provides information about Megan Waters that supplements the Covenant Wealth Advisors brochure. You should have received a copy of that brochure. Please contact Matthew Brennan, Chief Compliance Officer, if you did not receive Covenant Wealth Advisors' brochure or if you have any questions about the contents of this supplement.

Additional information about Megan Waters is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background and Business Experience

Name: Megan Waters

Born: 1984

Education Background and Professional Designations:

Education:

B.S. in Economics, College of Charleston, 2006

Business Background:

05/2023 to Present	Financial Advisor Covenant Wealth Advisors
11/2021 to 05/2023	Associate Financial Advisor Covenant Wealth Advisors
04/2021 to 10/2021	Financial Advisor UBS Financial Services Inc.
01/2021 to 04/2021	Financial Advisor Associate UBS Financial Services Inc.
08/2015 to 01/2021	Sr. Wealth Strategy Associate UBS Financial Services Inc.

Professional Designations:

Certified Financial Planner™.

The CERTIFIED FINANCIAL PLANNER™ and CFP® (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. The CFP® 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.

To earn the credential, each CFP® candidate must have a bachelor's degree (or higher) from an accredited college or university and three years of full-time personal financial planning experience. In addition, candidates must take the CFP® Certification examination and complete a CFP® -board registered program or hold an accepted designation, degree or license. Every two years, CFP ® certificate holders must complete a minimum of 30 hours of continuing education. More information regarding the CFP® is available at http://www.cfp.net/

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of Megan Waters.

Item 4: Other Business Activities

Megan Waters is not engaged in any other business activities other than serving as an Investment Adviser Representative of Covenant Wealth Advisors.

Item 5: Additional Compensation

Other than salary and bonuses from Covenant Wealth Advisors, Megan Waters does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Covenant Wealth Advisors.

Item 6: Supervision

Megan Waters is supervised by Matthew Brennan, Vice President and Chief Compliance Officer. Supervision is conducted through frequent meetings, reviews, and monitoring of activities. Matthew Brennan may be reached at 703-991-2000 or by emailing him at mbrennan@mycwa.com.

Item 1: Cover Page

Covenant Wealth Advisors

Form ADV Part 2B – Individual Disclosure Brochure

for

Rosana Centeno Nguyen

Personal CRD Number: 7835558

Investment Adviser Representative

Covenant Wealth Advisors
8001 Franklin Farms Drive, RM 208
Richmond, VA 23229
(757) 259-0111
www.covenantwealthadvisors.com
rnguyen@mycwa.com

UPDATED: 09/17/2025

This brochure supplement provides information about Rosana Centeno Nguyen that supplements the Covenant Wealth Advisors brochure. You should have received a copy of that brochure. Please contact Matthew Brennan, Chief Compliance Officer, if you did not receive Covenant Wealth Advisors' brochure or if you have any questions about the contents of this supplement.

Additional information about Rosana Centeno Nguyen is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background and Business Experience

Name: Rosana Centeno Nguyen

Born: 1983

Education Background and Professional Designations:

Education:

BS in Electrical Engineering, Old Dominion University, 2007

Business Background:

10/2023 to Present	Associate Financial Advisor Covenant Wealth Advisors
09/2017 to 08/2020	Manufacturing Engineer Altria (Philip Morris USA)
06/2007 to 09/2017	Electrical Engineer Altria (Altria Client Services Inc.)

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of Rosana Nguyen.

Item 4: Other Business Activities

Rosana Nguyen is not engaged in any other business activities other than serving as an Investment Adviser Representative of Covenant Wealth Advisors.

Item 5: Additional Compensation

Other than salary and bonuses from Covenant Wealth Advisors, Rosana Nguyen does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Covenant Wealth Advisors.

Item 6: Supervision

Rosana Nguyen is supervised by Matthew Brennan, Vice President and Chief Compliance Officer. Supervision is conducted through frequent meetings, reviews, and monitoring of activities. Matthew Brennan may be reached at 703-991-2000 or by emailing him at mbrennan@mycwa.com.

Item 1: Cover Page

Covenant Wealth Advisors

Form ADV Part 2B – Individual Disclosure Brochure

for

Walter Scott Hurt

Personal CRD Number: 4773863

Investment Adviser Representative

Covenant Wealth Advisors
8001 Franklin Farms Drive,
RM 208, Richmond, VA 23229
(757) 259-0111
www.covenantwealthadvisors.com
shurt@mycwa.com

UPDATED: 09/17/2025

This brochure supplement provides information about Walter Scott Hurt that supplements the Covenant Wealth Advisors brochure. You should have received a copy of that brochure. Please contact Matthew Brennan, Chief Compliance Officer, if you did not receive Covenant Wealth Advisors' brochure or if you have any questions about the contents of this supplement.

Additional information about Walter Scott Hurt is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background and Business Experience

Name: **Walter Scott Hurt**
Born: 1982

Education Background and Professional Designations:

Education:

Post Baccalaureate Accounting Certificate, Virginia Commonwealth University, 2012
Bachelor of Science in Finance, University of Florida, 2003

Business Background:

02/2020 to Present	Wealth Manager Covenant Wealth Advisors
03/2011 to 02/2020	Registered Representative Ameriprise Financial Services Inc.
03/2011 to 02/2020	Financial Advisor Kasch, Levitch, McAleer & Associates

Professional Designations:

Certified Financial Planner™.

The CERTIFIED FINANCIAL PLANNER™ and CFP® (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. The CFP® 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. To earn the credential, each CFP® candidate must have a bachelor’s degree (or higher) from an accredited college or university and three years of full-time personal financial planning experience. In addition, candidates must take the CFP® Certification examination and complete a CFP® -board registered program or hold an accepted designation, degree or license. Every two years, CFP ® certificate holders must complete a minimum of 30 hours of continuing education. More information regarding the CFP® is available at http://www.cfp.net/.

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 or disciplinary events that are material to a client's or prospective client's evaluation of Mr. Hurt.

Item 4: Other Business Activities

Mr. Hurt is not engaged in any other business activities other than serving as an Investment Adviser Representative of Covenant Wealth Advisors.

Item 5: Additional Compensation

Other than salary and bonuses from Covenant Wealth Advisors, Mr. Hurt does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Covenant Wealth Advisors.

Item 6: Supervision

Mr. Hurt is supervised by Matthew Brennan, Vice President and Chief Compliance Officer. Supervision is conducted through frequent meetings, reviews, and monitoring of activities. Matthew Brennan may be reached at 703-991-2000 or by emailing him at mbrennan@mycwa.com.

Item 1: Cover Page

Covenant Wealth Advisors

Form ADV Part 2B – Individual Disclosure Brochure

for

Adam Kenneth Smith

Personal CRD Number: 5738252

Investment Adviser Representative

Covenant Wealth Advisors
1768 Business Center Drive Suite 120
Reston, VA 20190
(703) 991-2000
www.covenantwealthadvisors.com
asmith@mycwa.com
UPDATED: 05/21/2026

This brochure supplement provides information about Matthew Patrick Brennan that supplements the Covenant Wealth Advisors brochure. You should have received a copy of that brochure. Please contact Matthew Brennan, Chief Compliance Officer, if you did not receive Covenant Wealth Advisors' brochure or if you have any questions about the contents of this supplement.

Additional information about Adam Kenneth Smith is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background and Business Experience

Name: **Adam Kenneth Smith**

Born: **1983**

Education Background and Professional Designations:

Education:

B.A in Political Science, with pre-law focus
Virginia Tech, 2006

Business Background:

12/2023 to Present	Investment Adviser Representative Covenant Wealth Advisors
10/2020 to 12/2023	Investment Adviser Representative Acorn Financial Advisory Services, Inc.
01/2018 to 10/2020	Operations Manager Acorn Financial Advisory Services, Inc.
05/2017 to 12/2017	Client Service and Operations Manager Glassman Wealth Services
10/2014 to 05/2017	Operations Manager Acorn Financial Advisory Services, Inc.
06/2006 to 10/2014	Director of Research Dominion Wealth Management, Inc.
05/2003 to 06/2006	Portfolio and Billing Consultant Legacy Advisors, LLC
11/1999 to 05/2003	Portfolio and Billing Consultant Financial Strategies Group, LLC

Professional Designations:

Certified Financial Planner™.

The CERTIFIED FINANCIAL PLANNER™ and CFP® (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. The CFP® 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.

To earn the credential, each CFP® candidate must have a bachelor's degree (or higher) from an accredited college or university and three years of full-time personal financial planning experience. In addition, candidates must take the CFP® Certification examination and complete a CFP® -board registered program or hold an accepted designation, degree or license. Every two years, CFP ® certificate holders must complete a minimum of 30 hours of continuing education. More information regarding the CFP® is available at http://www.cfp.net/

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

Adam Smith is not engaged in any other business activities other than serving as an Investment Adviser Representative of Covenant Wealth Advisors.

Item 5: Additional Compensation

Other than salary, bonuses, and regular compensation from CWA, Mr. Smith does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through CWA.

Item 6: Supervision

Mr. Smith is supervised by Matthew Brennan, Vice President and Chief Compliance Officer. Supervision is conducted through frequent meetings, reviews, and monitoring of activities. Matthew Brennan may be reached at 703-991-2000 or by emailing him at mbrennan@mycwa.com.

Item 1: Cover Page

Covenant Wealth Advisors

Form ADV Part 2B – Individual Disclosure Brochure

for

Aidan Banner

Personal CRD Number: 8021546
Investment Adviser Representative

Covenant Wealth Advisors
8001 Franklin Farms Drive, RM 208
Richmond, VA 23229
(757) 259-0111
www.covenantwealthadvisors.com
abanner@mycwa.com

UPDATED: 09/17/2025

This brochure supplement provides information about Aidan Banner that supplements the Covenant Wealth Advisors brochure. You should have received a copy of that brochure. Please contact Matthew Brennan, Chief Compliance Officer if you did not receive Covenant Wealth Advisors' brochure or if you have any questions about the contents of this supplement.

Additional information about Aidan Banner is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background and Business Experience

Name: **Aidan Banner**

Born: **1999**

Education Background and Professional Designations:

Education:

BA Finance, Ohio State University – 2022

Business Background:

08/2024 – Present	Paraplanner Covenant Wealth Advisors
07/2022 – 07/2024	Junior Investor Relations Associate Boyd Watterson Asset Management, LLC
09/2021 – 06/2022	Server First Watch Restaurants, Inc
07/2019 – 08/2021	Server Swenson's Drive-in Restaurant
09/2018 – 06/2019	N/A Unemployed
02/2018 – 08/2018	Cashier Mark Glassman Inc.
05/2017 – 01/2018	N/A Unemployed
08/2016 – 04/2017	Front Desk Associate LCP Enterprises, LLC

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

Aidan Banner is not engaged in any other business activities other than serving as an Investment Adviser Representative of Covenant Wealth Advisors.

Item 5: Additional Compensation

Other than salary, annual bonuses, and regular bonuses from Covenant Wealth Advisors, Mr. Banner does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Covenant Wealth Advisors.

Item 6: Supervision

Mr. Banner is supervised by Matthew Brennan, Vice President and Chief Compliance Officer. Supervision is conducted through frequent meetings, reviews, and monitoring of activities. Matthew Brennan may be reached at 703-991-2000 or by emailing him at mbrennan@mycwa.com.

Item 1: Cover Page

Covenant Wealth Advisors
Form ADV Part 2B – Individual Disclosure Brochure

for

Cameron Malekuti

Personal CRD Number: 7920735
Associate Financial Advisor

Covenant Wealth Advisors
8001 Franklin Farms Drive, RM 208
Richmond, VA 23229
(757) 259-0111
www.covenantwealthadvisors.com
cmalekuti@mycwa.com
UPDATED: 02/17/2026

This brochure supplement provides information about Cameron Malekuti that supplements the Covenant Wealth Advisors brochure. You should have received a copy of that brochure. Please contact Matthew Brennan, Chief Compliance Officer if you did not receive Covenant Wealth Advisors' brochure or if you have any questions about the contents of this supplement.

Additional information about Cameron Malekuti is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background and Business Experience

Name: **Cameron Malekuti**

Born: **2002**

Education Background and Professional Designations:

Education:

BA Finance, Virginia Tech – 2024

Business Background:

02/2026 – Present	Associate Financial Advisor Covenant Wealth Advisors
01/2025 – 02/2026	Wealth Management Associate Halo Capital Management, LLC
09/2024 – 11/2024	Client Relationship Manager Carson Wealth
05/2024 – 08/2024	Wealth Management Intern Cassaday & Co.
01/2015 – 05/2024	Oakton High School & Virginia Tech Student

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

Cameron Malekuti is not engaged in any other business activities other than serving as an Investment Adviser Representative of Covenant Wealth Advisors.

Item 5: Additional Compensation

Other than salary, annual bonuses, and regular bonuses from Covenant Wealth Advisors, Mr. Malekuti does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Covenant Wealth Advisors.

Item 6: Supervision

Mr. Malekuti is supervised by Matthew Brennan, Vice President and Chief Compliance Officer. Supervision is conducted through frequent meetings, reviews, and monitoring of activities. Matthew Brennan may be reached at 703-991-2000 or by emailing him at mbrennan@mycwa.com.

Item 1: Cover Page

Covenant Wealth Advisors

Form ADV Part 2B – Individual Disclosure Brochure

for

Katherine Shelton Fonville

Personal CRD Number: 4802005

Investment Adviser Representative

Covenant Wealth Advisors
8001 Franklin Farms Drive, RM 208
Richmond, VA 23229
(757) 259-0111
www.covenantwealthadvisors.com
kfonville@mycwa.com

UPDATED: 09/17/2025

This brochure supplement provides information about Katherine Shelton Fonville that supplements the Covenant Wealth Advisors brochure. You should have received a copy of that brochure. Please contact Matthew Brennan, Vice President if you did not receive Covenant Wealth Advisors brochure or if you have any questions about the contents of this supplement.

Additional information about Katherine Shelton Fonville is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background and Business Experience

Name: **Katherine Shelton Fonville**

Born: **1980**

Education Background and Professional Designations:

Education:

BA Marketing, James Madison University – 2002

Business Background:

2018 – Present	Vice President and Wealth Manager Covenant Wealth Advisors
2010 – 2018	President Fonville Wealth Management LLC
2007 - 2010	Envision Financial Planning Consultant Wells Fargo Advisors
2006 – 2006	Private Banker BB & T Investment Services, Inc.

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

Katherine Fonville is not engaged in any other business activities other than serving as vice president for Covenant Wealth Advisors.

Item 5: Additional Compensation

Other than salary, annual bonuses, and regular bonuses from Covenant Wealth Advisors, Mrs. Fonville does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Covenant Wealth Advisors.

Item 6: Supervision

Katherine Fonville is supervised by Matthew Brennan, Vice President and Chief Compliance Officer. Supervision is conducted through frequent meetings, reviews, and monitoring of activities. Matthew Brennan may be reached at 703-991-2000 or by emailing him at mbrennan@mycwa.com.