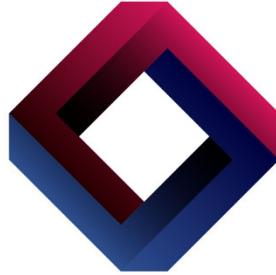


This brochure supplement provides information about Sabina Smailhodzic Lewis that supplements the Avant-Garde Wealth brochure. You should have received a copy of that brochure. Please contact Brooke or Sabina if you did not receive Avant-Garde Wealth's brochure or if you have any questions about the contents of this supplement. Additional information about Sabina Smailhodzic Lewis is available on the SEC's website at www.adviserinfo.sec.gov.



AVANT-GARDE
WEALTH

Form ADV Part 2B – Individual Disclosure Brochure

as of 12/29/2020

For

Sabina Smailhodzic Lewis

Investment Adviser Representative

Avant-Garde Wealth

911 College Street Road, Suite 203

Bowling Green, KY 42101

a-gwealth.com

270-495-0190

contact@a-gwealth.com

Sabina Smailhodzic Lewis

sabina@a-gwealth.com

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

NAME: Sabina Smailhodzic Lewis

BORN: 1989

EDUCATION BACKGROUND AND PROFESSIONAL DESIGNATIONS

EDUCATION:

M.S. Personal Financial Planning, Kansas State University, Currently Pursuing

B.S Chemistry / Biology, Western Kentucky University, 2011

Certificate of Financial Planning, Western Kentucky University, 2014

DESIGNATIONS:

CFP® - CERTIFIED FINANCIAL PLANNER

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 71,000 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:

1. 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;
2. 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;
3. Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
4. 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:

1. 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
2. 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® certification.

EXPERIENCE:

February 2020 – PRESENT	Co-Owner, Financial Planner Avant-Garde Wealth, LLC
October 2019 – PRESENT	Teacher VIPKid HK, Ltd.
January 2019 – PRESENT	Owner, Artist Colorflow Studio
January 2017 – PRESENT	Owner, Paraplanner Virtual Handoff, LLC
January 2018 – March 2020	Fitness Instructor Extreme Fitness for Women, Inc.
August 2017 – February 2020	Financial Planner Journey Financial Management, LLC
September 2016 – December 2016	Paraplanner Independent Contractor
August 2014 – June 2016	Financial Planning Resident Yeske Buie
May 2013 – July 2014	Investment Intern Wealth Management, 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 Sabina Smailhodzic Lewis.

Item 4: Other Business Activity

Sabina Smailhodzic Lewis is the owner of Virtual Handoff, LLC, through which she provides paraplanning services to other financial planners. This is an investment-related business. However, there is not a conflict of interest.

Sabina Smailhodzic Lewis is also a teacher at VIPKid HK, Ltd., through which she teaches English to Chinese children. This is not an investment-related business and there is not a conflict of interest.

Item 5: Additional Compensation

Sabina Smailhodzic Lewis does not receive any external compensation in exchange for providing clients advisory services through Avant-Garde Wealth. All compensation is paid by Avant-Garde Wealth.

Item 6: Supervision

Representatives of Avant-Garde Wealth regularly collaborate to provide clients with the best possible advice. However, due to each representative's qualifications, including but not limited to the CFP® certification, Sabina Smailhodzic Lewis is not supervised by any other person than herself.

Item 7: Requirements for State Registered Advisers

This disclosure is required by Kentucky securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.

1. Sabina Smailhodzic Lewis has **NOT** been involved in any of the events listed below.
 - a. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
 - i. an investment or an investment-related business or activity;
 - ii. fraud, false statement(s), or omissions;
 - iii. theft, embezzlement, or other wrongful taking of property;
 - iv. bribery, forgery, counterfeiting, or extortion; or
 - v. dishonest, unfair, or unethical practices.
 - b. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
 - i. an investment or an investment-related business or activity;
 - ii. fraud, false statement(s), or omissions;
 - iii. theft, embezzlement, or other wrongful taking of property;
 - iv. bribery, forgery, counterfeiting, or extortion; or
 - v. dishonest, unfair, or unethical practices.
2. Sabina Smailhodzic Lewis has **NOT** been the subject of a bankruptcy petition at any time.