Form ADV Part 2B
Firm Brochure
Supplement
February 18, 2026

This Brochure Supplement provides information for Stephen Engels that supplements the CMG Wealth Management brochure. You should have received a copy of that brochure. Please contact us at (469) 729-7084 or sengels@cmgwm.com if you did not receive CMG's Brochure or if you have any questions about the contents of this supplement.

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

Stephen Mark Engels

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ITEM 2 Educational Background and Business Experience

Stephen Engels, born in 1969, graduated from the University of Texas in 1991 with a Bachelor's of Business Administration. Stephen Engels's employment information is listed below.

CMG Wealth Management, LLC CCO/Mananging Member	06/2018 to Present
Purshe Kaplan Sterling Investments Registered Representative	09/2020 to Present
Wells Fargo Advisors Financial Network Registered Representative	09/2016 to 04/2020
Wells Fargo Advisors, LLC Registered Representative	05/2009 to 11/2016

PROFESSIONAL DESIGNATIONS

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 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:

- 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 the 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 S*tandards 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 the CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

ITEM 3 Disciplinary Information

Stephen Engels has not been and/or is presently not involved in any disciplinary, legal, or regulatory events that would be material to a client's evaluation of him or CMG.

ITEM 4 Other Business Activities

Stephen Engels is a registered representative with Purshe Kaplan Sterling Investments, a member of FINRA/SIPC. He is licensed to sell securities. This position accounts for 10% of his time. As a registered representative of an unaffiliated broker-dealer, Stephen Engels may earn additional compensation in the form of commissions for the sale of general securities products such as stocks, bonds, mutual funds, exchange-traded funds, and a variable annuity to investment advisory clients. As such, Stephen Engels may suggest that you implement investment advice by purchasing securities products through a commission-based account introduced through our unaffiliated broker-dealer in addition to an investment advisory account. In the event that you elect to purchase these products through our unaffiliated broker-dealer, Stephen Engels, in the capacity as a registered representative, and our unaffiliated broker-dealer will receive the standard and customary commission compensation in connection with the particular product purchased. Clients have the right to implement the recommendations through the broker-dealer and registered representative of their choice. We require that all IARs disclose this conflict of interest when such recommendations are made. We also require IARs to disclose that the client has the right to purchase recommended products from individuals not affiliated with us.

ITEM 5 Additional Compensation

Stephen Engels does not receive any additional compensation.

ITEM 6 Supervision

Stephen Engels, Managing Partner and Chief Compliance Officer of CMG Wealth Management, LLC, is responsible for supervising the investment advisory activities of CMG as well as monitoring and reviewing all forms of written communication provided to clients. Stephen Engels can be contacted via telephone at (469) 729-7084 and via email at sengels@cmgwm.com.