DISCLOSURE BROCHURE

FORM ADV PART 2A
Item 1: Cover Page

Delaware Advisory Group, Inc.

Office Address:
701 Foulk Rd, Suite 2 G
Wilmington, DE 19803

Tel: 302-651-9191

Fax: 302-651-9173

Email: bill@delawareadvisorygroup.com

Website: www.delawareadvisorygroup.com

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This brochure provides information about the qualifications and business practices of Delaware Advisory Group, Inc. If you have any questions about the contents of this brochure, please contact us at 302-651-9191. 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.

Delaware Advisory Group, Inc. is registered as an investment adviser with the states of Pennsylvania and Delaware. Being registered as an investment adviser does not imply a certain level of skill or training.

ADDITIONAL INFORMATION ABOUT DELAWARE ADVISORY GROUP, INC. (CRD #326933) IS AVAILABLE ON THE SEC'S WEBSITE AT WWW.ADVISERINFO.SEC.GOV

Item 2: Material Changes

Annual Update

The Material Changes section of this brochure will be updated annually or when material changes occur since the previous release of the Firm Brochure.

Material Changes since the Last Update

(1) William Curry's email was updated to his current Delaware Advisory Group email in ADV 2A Item 1, ADV 2B Item 1, and ADV 2B Item 6.

(2) The language regarding William Curry's outside business activity with Tax Possibilities, Inc. was removed since such business has been terminated.

(3) The language in ADV 2B Item 6 was updated to clarify William Curry's supervisory role as the Chief Compliance Officer.

Full Brochure Available

This Firm Brochure being delivered is the complete brochure for the Firm.

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Item 4: Advisory Business

Firm Description

Delaware Advisory Group, Inc. ("DAG") is a Delaware corporation and an investment adviser. DAG was registered with the state of Delaware to offer advisory services from 1989-2017. The firm registered again in 2025 with the states of Delaware and Pennsylvania. William Curry is 100% owner.

Types of Advisory Services

<u>CO-ADVISER</u>

At this time, DAG has entered into a co-advisory agreement with one co-adviser, Flexible Plan Investments, LTD ("FPI"). However, we may change this if we believe there is a more appropriate choice in the future.

Prior to introducing clients to another investment adviser, DAG will be responsible for determining whether the investment advisory firm is properly licensed, notice filed or exempt from registration with the appropriate regulator, such as Delaware Department of Justice, Division of Securities or Pennsylvania Department of Banking and Securities.

As part of the co-advisory relationship, DAG will provide the following services to clients:

- Maintain ongoing relationships with its Clients through personal contacts, including personal visits, email and telephone conversations, personalized follow-up mailings, and presentations;
- As necessary and on an ongoing basis, assist Clients and prospective Clients in properly completing paper or electronic forms provided by FPI or its affiliates and other service providers to Clients (such as the custodian for Client Account assets) and promptly deliver to FPI all copies of such executed forms obtained from Clients and prospective Clients. FPI shall make every effort to ensure checks representing Client funds are made payable to the custodian of the Client's Account and not to FPI;
- Initially, and as necessary thereafter, obtain, maintain, and provide to FPI, each Client's contact information including mailing and email address;
- Initially and at least annually, consult with each Client regarding Client's financial condition, whether there have been any changes in the Client's financial situation or investment objectives and whether the Client wishes to impose any reasonable restrictions on the management of the Client's account or reasonably modify existing restrictions. DAG shall communicate such information, including all changes to previously provided Client information promptly to FPI;
- Initially, and as necessary, conduct an analysis to determine whether the selected Advisory Service(s) (generally referred to as one or more "Strategies" selected from available "Investment Solutions" or proprietary funds) are prudent (utilizing, in part, FPI's Suitability Questionnaire) for the Client, and provide to FPI upon request, such information;
- Assist Client in understanding FPI's On-Target process (including FPI statements and monthly and quarterly communications), and in understanding, utilizing, and evaluating FPI's investment management services, initially and, as necessary, on an ongoing basis;
- Review FPI statements and client communication and act on behalf of or assist Client, as necessary, in evaluating, allocating, reallocating and effectuating the choice of, and

the diversification of Client's portfolio among, FPI's strategies;

- Be available to discuss the accounts during normal business hours and contact Clients periodically and attempt to meet with Clients at least annually to discuss Clients; investment needs, goals and objectives, and to review FPI's performance, Client communications, and the continued prudence of FPI's services for Client;
- Serve as consultant to those committees responsible for qualified plan investment policy statements;
- Monitor and perform due diligence relating to FPI's satisfactory performance of duties and responsibilities hereunder;
- Monitor and supervise the activities of employees and agents of DAG in carrying out these duties; and
- Reply to, and cooperate with, FPI, LTD's bona fide efforts to ascertain whether the DAG has complied with the terms of this Agreement.

Responsibilities of FPI:

- Manage the Clients' Accounts on a discretionary basis in accordance with the Strategies selected by DAG or Clients;
- Purchase and sell securities for each Client Account without first consulting with, or obtaining specific authorization from Client or DAG;
- Manage Client Accounts in accordance with the needs, goals and objectives of the respective Clients as communicated by Clients and DAG;
- Monitor the Accounts on an ongoing basis and provide periodic reports and statements at least quarterly to Clients and DAG;
- Prepare materials to assist DAG in conducting periodic portfolio reviews with Clients;
- Provide tools to DAG reasonably sufficient to allow DAG to evaluate FPI's Strategy research, performance, process and methodology, to monitor DAG's Client accounts, and to illustrate and propose Client portfolios or Strategy allocations;
- Provide, or provide access to, all forms necessary to conduct business with FPI;
- Provide such digital data feeds to DAG as DAG reasonably deems necessary to conduct its business (such feeds to be in commercially recognizable format; DAG shall provide all programming and access necessary to incorporate such feeds into its internal processes at its sole cost);
- Upon request supply DAG with such due diligence access and responses as it reasonably requests of FPI;
- Upon request, reasonably aid DAG in ascertaining the reasonableness of FPI's fees; and
- Provide DAG with all compliance authorized marketing materials for marketing FPI's services to Clients; and provide administrative services regarding Client Accounts consistent with the provisions of FPI's Investment Management Agreement ("IMA") executed by Clients.

FINANCIAL PLANNING AND CONSULTING

Financial planning services include a complete evaluation of an investor's current and future financial state and will be provided by using currently known variables to predict future cash flows, asset values and withdrawal plans. DAG will use current net worth, tax liabilities, asset allocation, and future retirement and estate plans in developing financial plans.

DAG offers two different services, a full financial plan and hourly consultation services as outlined below.

Full Financial Plan
Financial planning services include a comprehensive evaluation of an investor's current and future financial state and will be provided by using currently known variables to predict future cash flows, asset values and withdrawal plans. DAG will use current net worth, tax liabilities, asset allocation, and future retirement and estate plans in developing financial plans.

Typical topics reviewed in a financial plan may include but are not limited to:

- **Financial goals**: Based on an individual's or a family's clearly defined financial goals, including funding a college education for the children, buying a larger home, starting a business, retiring on time or leaving a legacy. Financial goals should be quantified and set to milestones for tracking.
- **Personal net worth statement**: A snapshot of assets and liabilities serves as a benchmark for measuring progress towards financial goals.
- **Cash flow analysis**: An income and spending plan determines how much can be set aside for debt repayment, savings and investing each month.
- **Retirement strategy**: A strategy for achieving retirement independent of other financial priorities, including a strategy for accumulating the required retirement capital and its planned lifetime distribution.
- **Comprehensive risk management plan**: Identify all risk exposures and provide the necessary coverage to protect the family and its assets against financial loss. The risk management plan includes a full review of life and disability insurance, personal liability coverage, property and casualty coverage, and catastrophic coverage.
- **Long-term investment plan**: Include a customized asset allocation strategy based on specific investment objectives and a risk profile. This investment plan sets guidelines for selecting, buying and selling investments and establishing benchmarks for performance review.
- **Tax reduction strategy**: Identify ways to minimize taxes on personal income to the extent permissible by the tax code. The strategy should include identification of tax-favored investment vehicles that can reduce taxation of investment income.
- **Estate preservation**: Help update accounts, review beneficiaries for retirement accounts and life insurance, provide a second look at your current estate planning documents, and prompt you to update your plan when the legal environment changes or you have major life events such as a marriage, death, or births.

Consultation Services
This service is appropriate for clients who need assistance with individual topics. This is not a detailed financial review and will not provide/result in a comprehensive financial plan. Client may select individual topics above, or other topics as may be deemed appropriate. The individual topics that will be included in this service will be outlined and agreed upon on the financial planning and consulting agreement.

If a conflict of interest exists between the interests of DAG and the interests of the Client, the Client is under no obligation to act upon DAG's recommendation. If the Client elects to act on any of the recommendations, the Client is under no obligation to effect the transaction through DAG. Financial plans will be completed and delivered inside of ninety (90) days contingent upon timely delivery of all required documentation.

Client Tailored Services and Client Imposed Restrictions

The goals and objectives for each Client are documented in our Client files. Investment strategies are created that reflect the stated goals and objectives. Clients may impose restrictions on investing in certain securities or types of securities.

Agreements may not be assigned without written Client consent.

Wrap Fee Programs

DAG does not sponsor any wrap fee programs.

Client Assets Under Management

DAG does not manage Client assets.

Item 5: Fees and Compensation

Method of Compensation and Fee Schedule

CO-ADVISER

For clients utilizing the co-adviser platform with FPI, asset management fee for DAG will be a flat 1.0% of assets under management at the end of the period. Total fees to Client will never exceed the safe harbor threshold of 3% of assets under management per year.

This is a flat rate fee schedule, the entire portfolio is charged the same asset management fee. For example, a Client with $500,000 under management would pay $5,000 on an annual basis. $500,000 x 1.0% = $5,000.

The asset management fee is payable quarterly in arrears. FPI does not receive its advisory fees from the client, but indirectly through the management fees FPI charges for the proprietary funds in which the clients are recommended to invest in.

FINANCIAL PLANNING AND CONSULTING

DAG charges an hourly fee for financial planning.

HOURLY FEES

Financial Planning Services are offered based on an hourly fee of $350 per hour.

Fees for financial planning services are due upon delivery of the completed plan or service.

Services are completed and delivered inside of ninety (90) days. Client may cancel within five (5) business days of signing agreement with DAG with no obligation and without penalty. If the Client cancels after five (5) business days, any unearned fees will be refunded to the Client, or any unpaid earned fees will be due to DAG. If the Client decides not to move forward with the financial plan, they may cancel at any time by notifying DAG in writing. DAG reserves the right to waive the fee should the Client implement the plan through DAG.

Client Payment of Fees

Investment management fees are billed quarterly in arrears. Fees are usually deducted from a designated client account to facilitate billing. The client must consent in advance to direct debiting of their investment account.

Fees for financial plans will be payable upon delivery of the completed plan or service by Check – to be remitted by Client to DAG

Additional Client Fees Charged

Custodians may charge transaction fees and other related costs on the purchases or sales of mutual funds, equities, bonds, options and exchange-traded funds. Mutual funds, money market funds and exchange-traded funds also charge internal management fees, which are disclosed in the fund's prospectus. DAG does not receive any compensation from these fees. All of these fees are in addition to the management fee you pay to DAG. For more details on the brokerage practices, see Item 12 of this brochure.

Prepayment of Client Fees

DAG does not require any prepayment of fees.

External Compensation for the Sale of Securities to Clients

Investment Adviser Representative(s) of DAG receive external compensation from sales of investment related products such as insurance as licensed insurance agents. This represents a conflict of interest because it gives an incentive to recommend products based on the commission received. This conflict is mitigated by disclosures, procedures, and DAG's fiduciary obligation to place the best interest of the Client first and Clients are not required to purchase any products or services. Clients have the option to purchase these products through another insurance agent of their choosing.

Item 6: Performance-Based Fees and Side-by-Side Management

Sharing of Capital Gains

Fees are not based on a share of the capital gains or capital appreciation of managed securities.

DAG does not use a performance-based fee structure because of the conflict of interest.

Item 7: Types of Clients

Description

DAG generally provides investment advice to individuals, high net worth individuals, or business entities. Client relationships vary in scope and length of service.

Account Minimums

DAG does not require a minimum to open or maintain an account.

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

Methods of Analysis

Co-advisers utilized by DAG may use various methods of analysis to determine the proper strategy for the client referred and these will be disclosed in the co-advisers' Form ADV Part 2. Investing in securities involves risk of loss that clients should be prepared to bear.

Investment Strategy

The investment strategy for a specific Client is based upon the objectives stated by the Client during consultations. The Client may change these objectives at any time by providing written notice to DAG. Each Client executes a Client profile form or similar form that documents their objectives and their desired investment strategy.

Other strategies may include long-term purchases, short-term purchases, and trading.

Security Specific Material Risks

All investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks and should discuss these risks with DAG:

- *Market Risk*: The prices of securities in which clients invest may decline in response to certain events taking place around the world, including those directly involving the companies whose securities are owned by a fund; conditions affecting the general economy; overall market changes; local, regional or global political, social or economic instability; and currency, interest rate and commodity price fluctuations. Investors should have a long-term perspective and be able to tolerate potentially sharp declines in market value.
- *Interest-rate Risk*: Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- *Inflation Risk*: When any type of inflation is present, a dollar today will buy more than a dollar next year, because purchasing power is eroding at the rate of inflation.
- *Currency Risk*: Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- *Reinvestment Risk*: This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- *Liquidity Risk*: Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- *Management Risk:* The adviser's investment approach may fail to produce the intended results. If the adviser's assumptions regarding the performance of a specific asset class or fund are not realized in the expected time frame, the overall performance of the client's portfolio may suffer.
- *Equity Risk:* Equity securities tend to be more volatile than other investment choices. The value of an individual mutual fund or ETF can be more volatile than the market as a whole. This volatility affects the value of the client's overall portfolio. Small- and mid-cap companies are subject to additional risks. Smaller companies may experience greater volatility, higher failure rates, more limited markets, product lines, financial resources, and less management experience than larger companies. Smaller companies may also have a lower trading volume, which may disproportionately affect their market price, tending to make them fall more in response to selling pressure than is the case with larger companies.
- *Fixed Income Risk:* The issuer of a fixed income security may not be able to make interest and principal payments when due. Generally, the lower the credit rating of a security, the greater the risk that the issuer will default on its obligation. If a rating agency gives a debt security a lower rating, the value of the debt security will decline because investors will demand a higher rate of return. As nominal interest rates rise, the value of fixed income securities held by a fund is likely to decrease. A nominal interest rate is the sum of a real interest rate and an expected inflation rate.
- *Investment Companies Risk:* When a client invests in open end mutual funds or ETFs, the client indirectly bears their proportionate share of any fees and expenses payable

directly by those funds. Therefore, the client will incur higher expenses, which may be duplicative. In addition, the client's overall portfolio may be affected by losses of an underlying fund and the level of risk arising from the investment practices of an underlying fund (such as the use of derivatives). ETFs are also subject to the following risks: (i) an ETF's shares may trade at a market price that is above or below their net asset value or (ii) trading of an ETF's shares may be halted if the listing exchange's officials deem such action appropriate, the shares are de-listed from the exchange, or the activation of market-wide "circuit breakers" (which are tied to large decreases in stock prices) halts stock trading generally. Adviser has no control over the risks taken by the underlying funds in which client invests.

- *Long-term purchases*: Long-term investments are those vehicles purchased with the intention of being held for more than one year. Typically, the expectation of the investment is to increase in value so that it can eventually be sold for a profit. In addition, there may be an expectation for the investment to provide income. One of the biggest risks associated with long-term investments is volatility, the fluctuations in the financial markets that can cause investments to lose value.
- *Short-term purchases*: Short-term investments are typically held for one year or less. Generally, there is not a high expectation for a return or an increase in value. Typically, short-term investments are purchased for the relatively greater degree of principal protection they are designed to provide. Short-term investment vehicles may be subject to purchasing power risk — the risk that your investment's return will not keep up with inflation.
- *Trading risk*: Investing involves risk, including possible loss of principal. There is no assurance that the investment objective of any fund or investment will be achieved.
- *Structured Notes Risk:* The risks involved with using structured notes are credit risk of the issuing investment bank, illiquidity, and there is a risk to the pricing accuracy as most structured notes do not trade after issuance.

The risks associated with utilizing co-advisers include:

- Manager Risk
  - Co-adviser fails to execute the stated investment strategy
- Business Risk
  - Co-adviser has financial or regulatory problems
- The specific risks associated with the portfolios of the co-advisers, which are disclosed in the co-advisers' Form ADV Part 2.

Item 9: Disciplinary Information

Criminal or Civil Actions

DAG and its management have not been involved in any criminal or civil action.

Administrative Enforcement Proceedings

DAG and its management have not been involved in administrative enforcement proceedings.

Self- Regulatory Organization Enforcement Proceedings

DAG and its management have not been involved in any self-regulatory organizational enforcement proceedings that are material to a Client's or prospective Client's evaluation of

DAG or the integrity of its management.

Item 10: Other Financial Industry Activities and Affiliations

Broker-Dealer or Representative Registration

DAG is not registered as a broker-dealer and no affiliated representative(s) of DAG are registered representatives of a broker-dealer.

Futures or Commodity Registration

Neither DAG nor its affiliated representative(s) are registered or have an application pending to register as a futures commission merchant, commodity pool operator, or a commodity trading advisor.

Material Relationships Maintained by this Advisory Business and Conflicts of Interest

President William Curry is also a licensed insurance agent with Curry Associates, Inc and, in such capacity, may recommend on a fully disclosed commission basis the purchase of certain insurance products. Mr. Curry is also President of Wealth Wisdom Group, Inc, and, in such capacity, will offer Clients income, tax, and estate planning services. Approximately 57% of Mr. Curry's time is spent in these practices. Investments are a byproduct of overall tax, income, and estate planning.

These practices represent conflicts of interest because they give an incentive to recommend products or services based on the commission or fee amount that Mr. Curry will receive. These conflicts are mitigated by disclosures, procedures and the firm's fiduciary obligation to place the best interest of the Client first and not requiring Clients to purchase any products. Clients have the option to purchase these products through another insurance agent, tax professional, or marketing professional of their choosing.

Recommendations or Selections of Other Investment Advisers and Conflicts of Interest

DAG utilizes the services of co-advisers to manage client accounts. At this time, DAG recommends one co-adviser, Flexible Plan Investments, LTD. However, we may change this if we believe there is a more appropriate option in the future. In such circumstances where DAG utilizes a co-adviser, DAG receives fees from the co-adviser. This situation creates a conflict of interest. However, when referring clients to a Co-Adviser, the client's best interest will be the main determining factor of DAG. These fees do not include brokerage fees that may be assessed by the custodian. Fees for these services are based on a percentage of Assets Under Management not to exceed any limit imposed by any regulatory agency. The final fee schedule is disclosed in the Client agreement.

Other investment advisers may use similar strategies as FPI, may cost more or less than FPI, may minimize overall portfolio turnover or may have investment philosophies similar to our own. Since, as an investment adviser, we put your interests before our own, we have implemented these procedures to mitigate any conflicts of interest: (1) This co-adviser relationship is disclosed to the client in each contract between DAG and co-adviser; (2) DAG does not charge additional management fees for Co-Adviser Managed Account Services; (3) Client's signature is required to confirm consent for services within Co-Advisor Investment Agreement; and (4) Client must initial DAG 's Investment Advisory Agreement to acknowledge receipt of Co-Advisor Fee Schedule and required documents including Form ADV Part 2 disclosures.

Item 11: Code of Ethics, Participation or Interest in Client Transactions

and Personal Trading

Code of Ethics Description

The affiliated persons (affiliated persons include employees and/or independent contractors) of DAG have committed to a Code of Ethics ("Code"). The purpose of our Code is to set forth standards of conduct expected of DAG affiliated persons and addresses conflicts that may arise. The Code defines acceptable behavior for affiliated persons of DAG. The Code reflects DAG and its supervised persons' responsibility to act in the best interest of their Client.

One area which the Code addresses is when affiliated persons buy or sell securities for their personal accounts and how to mitigate any conflict of interest with our Clients. We do not allow any affiliated persons to use non-public material information for their personal profit or to use internal research for their personal benefit in conflict with the benefit to our Clients.

DAG's policy prohibits any person from acting upon or otherwise misusing non-public or inside information. No advisory representative or other affiliated person, officer or director of DAG may recommend any transaction in a security or its derivative to advisory Clients or engage in personal securities transactions for a security or its derivatives if the advisory representative possesses material, non-public information regarding the security.

DAG's Code is based on the guiding principle that the interests of the Client are our top priority. DAG's officers, directors, advisers, and other affiliated persons have a fiduciary duty to our Clients and must diligently perform that duty to maintain the complete trust and confidence of our Clients. When a conflict arises, it is our obligation to put the Client's interests over the interests of either affiliated persons or the company.

The Code applies to "access" persons. "Access" persons are affiliated persons who have access to non-public information regarding any Clients' purchase or sale of securities, or non-public information regarding the portfolio holdings of any reportable fund, who are involved in making securities recommendations to Clients, or who have access to such recommendations that are non-public.

DAG will provide a copy of the Code of Ethics to any Client or prospective Client upon request.

Investment Recommendations Involving a Material Financial Interest and Conflict of Interest

DAG and its affiliated persons do not recommend to Clients securities in which we have a material financial interest.

Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest

DAG and its affiliated persons may buy or sell securities that are also held by Clients. In order to mitigate conflicts of interest such as trading ahead of Client transactions, affiliated persons are required to disclose all reportable securities transactions as well as provide DAG with copies of their brokerage statements.

The Chief Compliance Officer of DAG is William Curry. He reviews all trades of the affiliated persons each quarter. The personal trading reviews ensure that the personal trading of affiliated persons does not affect the markets and that Clients of the firm receive preferential treatment over associated persons' transactions.

Client Securities Recommendations or Trades and Concurrent Advisory Firm Securities Transactions and Conflicts of Interest

DAG does not have a material financial interest in any securities being recommended.

However, affiliated persons may buy or sell securities at the same time they buy or sell securities for Clients. In order to mitigate conflicts of interest such as front running, affiliated persons are required to disclose all reportable securities transactions as well as provide DAG with copies of their brokerage statements.

The Chief Compliance Officer of DAG is William Curry. He reviews all trades of the affiliated persons each quarter. The personal trading reviews ensure that the personal trading of affiliated persons does not affect the markets and that Clients of the firm receive preferential treatment over associated persons' transactions.

Item 12: Brokerage Practices

Factors Used to Select Broker-Dealers for Client Transactions

DAG will require the use of the custodian utilized by Flexible Plan Investments, LTD.

Lower fees for comparable services may be available from other sources. Clients pay for any and all custodial fees in addition to the advisory fee charged by DAG. DAG does not receive any portion of the trading fees.

- *Research and Other Soft Dollar Benefits*
  DAG does not receive any soft dollar benefits.
- *Brokerage for Client Referrals*
  DAG does not receive client referrals from any custodian or third party in exchange for using that broker-dealer or third party.
- *Directed Brokerage*
  DAG does not allow directed brokerage accounts. Not all advisers require their clients to direct brokerage.

Aggregating Securities Transactions for Client Accounts

DAG manages each account separately, and therefore, does not aggregate purchases and sales and other transactions. If orders are not aggregated, some clients purchasing securities around the same time may receive a less favorable price than other clients which may cost clients more money.

Item 13: Review of Accounts

Schedule for Periodic Review of Client Accounts or Financial Plans and Advisory Persons Involved

Account reviews are performed quarterly by the Chief Compliance Officer of DAG, William Curry. Account reviews are performed more frequently when market conditions dictate. Reviews of Client accounts include, but are not limited to, a review of Client documented risk tolerance, adherence to account objectives, investment time horizon, and suitability criteria, reviewing target allocations of each asset class to identify if there is an opportunity for rebalancing, and reviewing accounts for tax loss harvesting opportunities.

Financial plans generated are updated as requested by the Client and pursuant to a new or amended agreement; DAG suggests updating at least annually.

Review of Client Accounts on Non-Periodic Basis

Other conditions that may trigger a review of Clients' accounts are changes in the tax laws, new investment information, and changes in a Client's own situation.

Content of Client Provided Reports and Frequency

Clients receive written account statements no less than quarterly for managed accounts. Account statements are issued by Flexible Plan Investments' custodian. Client receives confirmations of each transaction in account from custodian and an additional statement during any month in which a transaction occurs. DAG does not provide additional reports to Clients.

Item 14: Client Referrals and Other Compensation

Economic Benefits Provided to the Advisory Firm from External Sources and Conflicts of Interest

DAG does not receive any economic benefits from external sources.

Advisory Firm Payments for Client Referrals

DAG does not compensate for Client referrals.

Item 15: Custody

Account Statements

All assets are held at qualified custodians, which means the custodians provide account statements directly to Clients at their address of record at least quarterly. Clients are urged to carefully compare the account statements received directly from their custodians to any documentation or reports prepared by the co-adviser.

Item 16: Investment Discretion

Discretionary Authority for Trading

DAG does not manage securities accounts on behalf of Clients.

Item 17: Voting Client Securities

Proxy Votes

DAG does not vote proxies on securities. Clients are expected to vote their own proxies. The Client will receive their proxies directly from the custodian of their account or from a transfer agent.

When assistance on voting proxies is requested, DAG will provide recommendations to the Client. If a conflict of interest exists, it will be disclosed to the Client. If the Client requires assistance or has questions, they can reach out to the investment adviser representative(s) of the firm at the contact information on the cover page of this document.

Item 18: Financial Information

Balance Sheet

A balance sheet is not required to be provided to Clients because DAG does not serve as a custodian for Client funds or securities and DAG does not require prepayment of fees of more than $1,200 per Client and six months or more in advance.

Financial Conditions Reasonably Likely to Impair Advisory Firm's Ability to Meet Commitments to Clients

DAG has no condition that is reasonably likely to impair our ability to meet contractual commitments to our Clients.

Bankruptcy Petitions during the Past Ten Years

DAG has not had any bankruptcy petitions in the last ten years.

Item 19: Requirements for State Registered Advisers

Principal Executive Officers and Management Persons

The education and business background for all executive officers and management persons can be found in the Part 2B of this Brochure.

Outside Business Activities

The outside business activities for all executive officers and management persons can be found in the Part 2B of this Brochure.

Performance Based Fee Description

Neither DAG nor its management receive performance based fees. Please see Item 6 of the ADV 2A for more information.

Disclosure of Material Facts Related to Arbitration or Disciplinary Actions Involving Management Persons

The disclosure of material facts related to arbitration or disciplinary actions for all executive officers and management persons can be found in the Part 2B of this Brochure.

Material Relationship Maintained by this Advisory Business or Management persons with Issuers of Securities

There are no material relationships with issuers of securities to disclose.

SUPERVISED PERSON BROCHURE

FORM ADV PART 2B

Item 1: Cover Page

William L. Curry, ChFC®

Delaware Advisory Group, Inc.

Office Address:
701 Foulk Rd, Suite 2 G
Wilmington, DE 19803

Tel: 302-651-9191

Fax: 302-651-9173

Email: bill@delawareadvisorygroup.com

Website: www.delawareadvisorygroup.com

March 18th, 2026

This brochure supplement provides information about William Curry that supplements the Delaware Advisory Group, Inc. brochure. You should have received a copy of that brochure. Please contact William Curry if you did not receive the brochure or if you have any questions about the contents of this supplement.

ADDITIONAL INFORMATION ABOUT WILLIAM CURRY (CRD #832901) IS AVAILABLE ON THE SEC'S WEBSITE AT WWW.ADVISERINFO.SEC.GOV.

Principal Executive Officer – William L. Curry, ChFC®

- Year of birth: 1947

Item 2: Educational Background and Business Experience

Educational Background:

- Widener University; Bachelor of Science in Economics; 1969
- Widener University; Master of Business Administration; 1973
- Widener University; Juris Doctorate; 2000

Professional Certifications

William Curry has earned certifications and credentials that are required to be explained in further detail.

Chartered Financial Consultant® (ChFC®): Chartered Financial Consultant (ChFC®) is a designation issued by the American College. ChFC® designation requirements:

- Complete ChFC® coursework within five years from the date of initial enrollment.
- Pass the exams for all required elective courses. A minimum score of 70% must be achieved to pass.
- Meet the experience requirements: Three years of full-time business experience within the five years preceding the date of the award. An undergraduate or graduate degree from an accredited educational institution qualifies as one year of business experience.
- Take the Professional Ethics Pledge.
- When you achieve your ChFC® designation, you must earn 30 hours of continuing education credit every two years.

Juris Doctorate (JD): A Juris Doctorate degree or JD Degree. This is the highest education available in the legal profession in the United States and is considered a professional degree.

The Juris Doctorate degree is obtained by going to a law school that has been approved by the American Bar Association.

There are continuing education requirements in order to maintain the state license.

Business Experience:

- Delaware Advisory Group, Inc.; Investment Adviser Representative; 03/2025-Present
- Delaware Advisory Group, Inc.; President; 04/2023-Present
- Curry Associates, Inc.; President/Insurance Agent; 05/2013-Present
- Tax Possibilities, Inc.; President; 08/2022-Present
- Wealth Wisdom Group, Inc.; President; 08/2018-Present
- Creativeone Securities, LLC; Registered Representative/ Investment Adviser Representative; 10/2023-12/2024
- Alexander Capital, L.P.; Registered Representative; 09/2023-10/2023

- Alexander Capital Wealth Management LLC; Investment Adviser Representative; 09/2023-10/2023
- Peak Brokerage Services, LLC; Registered Representative; 01/2020-05/2023
- Blackridge Asset Management, LLC; Investment Adviser Representative; 01/2020-09/2023
- BFC Planning, Inc.; Investment Adviser Representative; 06/2017-12/2019
- Berthel, Fisher & Company Financial Services, Inc.; Registered Representative; 07/2017-12/2019
- Kovack Advisors, Inc.; Registered Representative/Investment Adviser Representative; 04/2008-06/2017
- Delaware Advisory Group, Inc.; President/Investment Adviser Representative; 01/1989-12/2017

Item 3: Disciplinary Information

A. Mr. Curry has never been involved in a criminal or civil action in a domestic, foreign or military court of competent jurisdiction for which he:

   1. Was convicted of, or pled guilty or nolo contender ("no contest") to (a) any felony; (b) misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, counterfeiting, or extortion; or (c) a conspiracy to commit any of these offenses;
   2. Is the named subject of a pending criminal proceeding that involves an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses;
   3. Was found to have been involved in a violation of an investment-related statute or regulation; or
   4. Was the subject of any order, judgement or decree permanently or temporarily enjoining, or otherwise limiting, him from engaging in any investment related activity, or from violating any investment-related statute, rule, or order.

B. Mr. Curry never had an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority in which he:

   1. Was found to have caused an investment-related business to lose its authorization to do business; or the subject of an order by the agency or authority;
   2. Was found to have been involved in a violation of an investment-related statute or regulation or was the subject of an order by the agency or authority

      (a)denying, suspending or revoking the authorization of the supervised person to act in an investment-related business; (b) barring or suspending his association with an investment-related business; (c) otherwise significantly limiting his investment-related activities; or (d) imposing a civil money penalty of more than $2,500 on him.

C. Mr. Curry has never been the subject of a self-regulatory organization (SRO) proceeding in which he:

1. Was found to have caused an investment-related business to lose its authorization to do business; or
2. Was found to have been involved in a violation of the SRO's rules and was: (a) barred or suspended from membership or from association with other members, or was expelled from membership; (b) otherwise significantly limited from investment-related activities; or (c) fined more than $2,500.

D. Mr. Curry has not been involved in any other hearing or formal adjudication in which a professional attainment, designation, or license of the supervised person was revoked or suspended because of a violation of rules relating to professional conduct.

Item 4: Other Business Activities

President William Curry is also a licensed insurance agent with Curry Associates, Inc and, in such capacity, may recommend on a fully disclosed commission basis the purchase of certain insurance products. Mr. Curry is also President of Wealth Wisdom Group, Inc, and, in such capacity, will offer Clients tax, income, and estate planning services. Approximately 57% of Mr. Curry's time is spent in these practices. Investments are a byproduct of overall tax, income, and estate planning.

These practices represent conflicts of interest because they give an incentive to recommend products or services based on the commission or fee amount that Mr. Curry will receive. These conflicts are mitigated by disclosures, procedures and the firm's fiduciary obligation to place the best interest of the Client first and not requiring the Clients to purchase any products. Clients have the option to purchase these products through another insurance agent, tax professional, or marketing professional of their choosing.

Item 5: Additional Compensation

Mr. Curry receives commissions on the insurance products he sells. He does not receive any performance-based fees and does not receive any additional compensation for performing advisory services other than what is disclosed in Item 5 of Part 2A.

Item 6: Supervision

William Curry is a supervised person of DAG. DAG maintains written supervisory procedures designed to monitor the advisory activities of its supervised persons and to ensure compliance with applicable securities laws and regulations.

Mr. Curry serves as the firm's Chief Compliance Officer and is responsible for supervising the advisory activities conducted on behalf of the firm. In this capacity, Mr. Curry monitors the firm's advisory activities through the implementation of the firm's compliance policies and procedures.

All advisory activities are conducted in accordance with DAG's Code of Ethics and compliance policies designed to detect and prevent violations of securities laws.

Mr. Curry can be reached at bill@delawareadvisorygroup.com. or 302-651-9191.

Item 7: Requirements for State-Registered Advisers

A. Mr. Curry has not been involved in any of the following:

   1. An award or otherwise been found liable in an arbitration claim alleging damages in excess of $2,500 involving any of the following:
      a) An investment or an investment-related business or activity;
      b) Fraud, false statement(s) or omissions;
      c) Theft, embezzlement or other wrongful taking of property;
      d) Bribery, forgery, counterfeiting, or extortion;
      e) Dishonest, unfair or unethical practices.
   2. An award or otherwise been found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
      a) An investment or an investment-related business or activity;
      b) Fraud, false statement(s) or omissions;
      c) Theft, embezzlement or other wrongful taking of property;
      d) Bribery, forgery, counterfeiting, or extortion;
      e) Dishonest, unfair or unethical practices.

B. Mr. Curry has not been the subject of a bankruptcy petition within the last ten years.