Part 2A of Form ADV: Firm *Brochure*

Item 1 Cover Page

MNM VESTED, LLC
16420 PARK TEN PL, STE 220
HOUSTON, TX 77084
281-582-0228
WWW.MNMVESTED.COM
APRIL 2026

This Brochure provides information about the qualifications and business practices of **MNM Vested, LLC**. If you have any questions about the contents of this Brochure, please contact us at 281-582-0228 and/or info@mnmvested.com. 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. **MNM Vested, LLC** is a registered investment adviser. Registration of an Investment Adviser does not imply any level of skill or training. The oral and written communications of an Adviser provide you with information about which you determine to hire or retain an Adviser. Additional information about **MNM Vested, LLC** also is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Material Changes

Since the last Brochure update, the principal office location has changed.
The address of the principal office location is now:
16420 Park Ten PL, STE 220
Houston, TX 77084

Any questions about material changes can be directed to:
INFO@MNMVESTED.COM
281-582-0228

Pursuant to SEC Rules, we will ensure that you receive a summary of any materials changes to this and subsequent Brochures within 120 days of the close of our business' fiscal year. We may further provide other ongoing disclosure information about material changes as necessary.

We will further provide you with a new Brochure as necessary based on changes or new information, at any time, without charge.

Currently, our Brochure may be requested by contacting L. McKinley, sole LLC member at 281-582-0228 or info@mnmvested.com. Our Brochure is available free of charge. Additional information about MNM Vested, LLC is also available via the SEC's web site www.adviserinfo.sec.gov. The SEC's web site also provides information about any persons affiliated with MNM Vested, LLC who are registered, or are required to be registered, as investment adviser representatives of MNM Vested, LLC.

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Firm Description

MNM Vested, LLC, founded in 2009 as LM Tax & Financial, is a state registered financial planning and investment advisory service.

MNM Vested, LLC offers financial planning and counseling services. The service includes:

SAVING PLANS – helping people learn to save by identifying user friendly processes to save automatically for goals, memories and emergencies
GOALS ANALYSIS - helping the client identify what they want money to mean in their lives, what they want to accomplish with their money and establishing goals to help them get there
ASSET ALLOCATION - recommending portfolio diversification strategies to minimize market risk; develop proper balance among the 3 primary asset classes: interest earning(bonds), real estate and equity(mutual funds, stocks) investments based on client goals and risk tolerance
INVESTMENT ADVICE - monitoring asset allocation by updating current investment balances and recommending changes to investment mix
INSURANCE PLANNING - reviewing current coverage in place for life, disability, health, property & casualty needs
ESTATE PLANNING - helping the client plan for settling their estate
RETIREMENT PLANNING - conducting retirement needs analysis and devising an investment plan to meet retirement needs
EDUCATION PLANNING - educating the client about the myriad of options that exist for paying for college such as qualified tuition plans, education savings accounts, UGMA and IRA accounts
INCOME TAX PREP & PLANNING - recommending strategies for reducing the income tax liability on investment growth and income

All services mentioned above are required in the initial year for information gathering purposes. The client should not expect to receive a fixed financial plan but rather to receive services on an ongoing basis should the client renew the agreement to receive services. The clients' needs will determine the required services. The client may impose restrictions on investing in certain securities or types of securities.

MNM Vested, LLC does not manage client assets.

The Principal Owner is L. McKinley

Item 5 Fees and Compensation

MNM Vested, LLC is strictly fee-only. The firm does not sell any investment, insurance or any other commissioned products. No commissions of any form are accepted. In addition, the firm does not accept any finder's fees or other fees from any other entities. MNM Vested, LLC will generally bill its fees on an annual basis. Fees are payable upon execution of a retainer agreement and not later than receipt of the work product.
Fees may be paid in a lump sum or in quarterly or monthly installments.
Fees may be refunded in the event a client makes a formal request in writing. A refund will then be made in the amount of the prorated portion of the fee for services not performed.

Financial Planning fees begin at $4,000.
Fees are not negotiable and are comprised of two parts:
A fixed financial planning fee of $4,000 and a fee for investment advice in the amount of 0.30% of the gross value of assets under advisement at the end of the most recent calendar year or quarter where applicable and complexity of financial matters to be discussed.

Fee examples:
Financial Planning Fee + 0.30% gross value of assets under advisement
$4,000 + $300 - for clients seeking advice regarding assets valued at $100,000
$4,000 + $1,500 – for clients seeking advice regarding assets valued at $500,000
$4,000 + $3,000 – for clients seeking advice regarding assets valued at $1M
$4,000 + $6,000 - for clients seeking advice regarding assets valued at $2M
*Assets under advisement refers to any asset(s) of the client for which advice is requested. The value of an asset can be determined by any number of sources depending on the type of asset. Examples of assets for which advice is requested may include real estate, equity investments, fixed income investments, bank accounts, retirement accounts, insurance policies, etc.
****for some clients with assets valued less than the above minimum example, such fees may be in excess of the industry norm, similar advisory services may potentially be obtained for less****

Fees include any and all services listed in Item 4. Fees are charged in arrears and are payable by check or credit card.
Other Fees:
Fees for income tax preparation range from $300-$1,200.

MNM Vested, LLC's fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which shall be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, third party investment and other third parties such as fees charged by managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees and commissions are exclusive of and in addition to MNM Vested, LLC's fee, and MNM Vested, LLC shall not receive any portion of these commissions, fees, and costs.

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

MNM Vested, LLC does not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client).

Item 7 Types of *Clients*

MNM Vested, LLC provides investment advisory services to individuals.

MNM Vested, LLC provided service to 25 clients last year.

MNM Vested, LLC's investment strategies are based on Modern Portfolio Theory. Modern Portfolio Theory states that a portfolio diversified across asset classes offers the best opportunity for an investor to achieve the highest possible return for a given level of risk. Asset classes include large, mid and small stocks, value, blend and growth stocks. Domestic and international securities, bonds and real estate.
MNM Vested, LLC recommends the use of mutual funds and broad index exchange traded funds(ETF's) such as those that track the performance of the Dow Jones Industrial Average, S&P 500 index, Russell 2000 index, etc. MNM Vested, LLC also recommends a buy and hold approach. The practice of this style of advising is based on the belief that mutual funds and ETF's help to further diversify investment assets and that market timing is unsuccessful. The focus for the investor should be how much risk the investor can afford to take and how current and future life situations affect that decision.
Investors who are interested in market timing are discouraged from becoming clients of MNM Vested, LLC.

Investing in securities involves the risk of loss that clients should be prepared to bear. Understanding the type of risk(s) exposure involved in securities and investment advisory services, as well as one's own tolerance for risk is a key component of the investment decision making process.
Depending on a client's particular situation, need and expectations, there are various methods of analysis and investment strategies that Financial Professionals may use when developing a financial plan or formulating investment advice. The principal source of information used by MNM Vested, LLC to develop investment strategies is the information provided by clients, including personal data, assets and liabilities, income expectations, assumed rate of inflation and return on assets, long term and short term financial goals, risk tolerance and other relevant data. Research services, industry organization memberships and subscriptions are leveraged to stay current on federal laws on income, estate and gift taxes, regulations and rulings, in addition to financial planning publications and other research material such as Morningstar and Investment News and federal websites such as irs.gov. We may also use training and marketing materials, prospectuses and annual reports for the securities, investment and insurance products reviewed by MNM Vested, LLC in developing product recommendations. MNM Vested, LLC also has access to investment research and advice, market and economic commentary, performance reporting and recommendations, and portfolio management tools and services, that cover topics including mutual funds, separate accounts, REITs, ETFs, fixed income, and certain alternative investments via Charles Schwab's Schwab Advisor Center website and advisor service team.

Risk of Loss
The primary risk involved in financial planning services stems from the possibility that the financial information and assumptions (such as assumptions regarding future market behavior) used in connection with developing the financial plan are or will prove to be inaccurate, which could result in the implementation of the plan in a manner so that the client's investment goals and financial needs will not be met. Furthermore, even if the financial plan is itself appropriate, the plan may not be implemented appropriately. As discussed, investing in securities involves the risk of loss that clients should be prepared to bear. The types of risk vary depending on the type of securities and investment advisory programs in which a client

may participate. The following is a list of key risks that one may be exposed to depending on their particular investments, with definitions as provided by the Financial Industry Regulatory Authority, Inc. (FINRA).

Market Risk – Due to the volatile nature of a market based system, securities cannot guarantee the safety of principal invested or a certain rate of return. Past performance is no guarantee of future results.

Capitalization Risk - Equities, i.e., stocks, and equity based funds may also involve an issuing company "capitalization risk" as the common shares of small or mid-capitalized companies are generally more vulnerable to adverse business or economic conditions than larger companies having more available resources.

Interest-rate Risk - describes the risk that the value of a security will go down because of changes in interest rates. For example, when interest rates overall increase, bond issuers must offer higher coupon rates on new bonds in order to attract investors. The consequence is that the prices of existing bonds drop because investors prefer the newer bonds paying the higher rate. On the other hand, there's also interest-rate risk when rates fall because maturing bonds or bonds that are paid off before maturity must be reinvested at a lower yield.

Inflation Risk - describes the risk that increases in the prices of goods and services, and therefore the cost of living, reduce your purchasing power. Let's say a can of soda increases from $1 to $2. In the past, $2 would have bought two cans of soda, but now $2 can buy only one can, resulting in a decline in the value of your money. Inflation risk and interest rate risk are closely tied, as interest rates generally rise with inflation. Because of this, inflation risk can also reduce the value of your investments. For example, to keep pace with inflation and compensate for the loss of purchasing power, lenders will demand increased interest rates. This can lead to existing bonds losing value because, as mentioned above, newly issued bonds will offer higher interest rates. Inflation can go in cycles, however. When interest rates are low, new bonds will likely offer lower interest rates. Currency risk occurs because many world currencies float against each other. If money needs to be converted to a different currency to make an investment, any change in the exchange rate between that currency and yours can increase or reduce your investment return. You are usually only impacted by currency risk if you invest in international securities or funds that invest in international securities.

Liquidity Risk - is the risk that you might not be able to buy or sell investments quickly for a price that is close to the true underlying value of the asset. Sometimes you may not be able to sell the investment at all if there are no buyers for it. Liquidity risk is usually higher in over-the-counter markets and small-capitalization stocks. Foreign investments can pose liquidity risks as well. The size of foreign markets, the number of companies listed, and hours of trading may limit your ability to buy or sell a foreign investment.

Sociopolitical Risk - is the possibility that instability or unrest in one or more regions of the world will affect investment markets. Terrorist attacks, war, and pandemics are just examples of events, whether actual or anticipated, that impact investor attitudes toward the market in general and result in system-wide fluctuations in stock prices. Some events, such as the September 11, 2001, attacks on the World Trade Center and the Pentagon, can lead to wide-scale disruptions of financial markets, further exposing investments to risks. Similarly, if you are investing overseas, problems there may undermine those markets, or a new government in a particular country may restrict investment by non-citizens or nationalize businesses.

Management Risk, also known as company risk, refers to the impact that bad management decisions, other internal missteps, or even external situations can have on a company's performance and, as a consequence, on the value of investments in that company. Even if you research a company carefully before investing and it appears to have solid management, there is probably no way to know that a competitor is about to bring a superior product to market. Nor is it easy to anticipate a financial or personal scandal that undermines a company's image, its stock price, or the rating of its bonds.

Credit Risk, also called default risk, is the possibility that a bond issuer won't pay interest as scheduled or repay the principal at maturity. Credit risk may also be a problem with insurance companies that sell annuity contracts, where your ability to collect the interest and income you expect is dependent on the claims-paying ability of the issuing insurance company.

Item 9 Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of MNM Vested, LLC or the integrity of MNM Vested, LLC's management.

MNM Vested, LLC has no information applicable to this Item.

Item 10 Other Financial Industry Activities and Affiliations

MNM Vested, LLC maintains a investment adviser account with Charles Schwab's Institutional Adviser Platform. This allows MNM Vested, LLC to better assist clients with certain accounts maintained at Charles Schwab by implementing any client approved, recommended transactions in the client account if requested by the client. Charles Schwab & Co., Inc. (Schwab) is a FINRA-registered broker- dealer, member SIPC.

MNM Vested, LLC is independently owned and operated and not affiliated with Schwab.
If a client asks for a recommendation for a service provider with which to establish brokerage accounts, MNM Vested, LLC will recommend that clients research and compare at least 3 discount brokers by conducting an internet search or using a cultivated list like the one found here: https://www.nerdwallet.com/blog/investing/the-best-discount-brokers/ in order to find the best option. If the client chooses to establish brokerage accounts with Schwab, the client will open accounts and enter into an agreement directly with Schwab. MNM Vested, LLC will not open accounts for clients although it may assist in doing so.
Clients should be aware that Schwab provides MNM Vested, LLC with access to its institutional trading services, which are typically not available to Schwab retail investors. These services generally are available to independent investment advisors on an unsolicited basis(they are available without asking). Schwab's Institutional Advisor brokerage services include the execution of securities transactions and access to mutual funds and other investments that are otherwise generally available only to institutional investors or would require a significantly higher minimum initial investment.

Schwab may also make available investment research services to MNM Vested, LLC. The investment research may include both Schwab's own and that of third parties. MNM Vested, LLC may use these services in advising clients regarding client accounts, including accounts not maintained at Charles Schwab.
Schwab also offers other services that help MNM Vested, LLC manage and further develop its business enterprise. These services may include: (i) compliance, legal and business consulting; (ii) publications and conferences on practice management and business succession; and (iii) access to employee benefits providers, human capital consultants and insurance providers. Schwab may make available, arrange and/or pay third-party vendors for the types of services rendered to MNM Vested, LLC. Schwab may discount or waive fees it would otherwise charge for some of these services or pay all or a part of the fees of a third-party providing these services to MNM Vested, LLC. Schwab may also provide other benefits such as educational events.

These products and services benefit the firm but may not directly benefit the client or client accounts and are not contingent on MNM Vested, LLC committing any specific amount of business to Schwab in trading commissions or assets in custody.

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

MNM Vested, LLC has adopted a Code of Ethics describing its high standard of business conduct, and fiduciary duty to its clients. The Code of Ethics includes provisions relating to the confidentiality of client information, conflicts of interest and client awareness. MNM Vested, LLC is also bound the Standards of Professional Conduct as set forth by the Certified Financial Planner Board of Standards, Inc.

The firm will provide a copy of the Code of Ethics to any client or prospective client upon request.

MNM Vested, LLC will not recommend to investment advisory clients or prospective clients, the purchase or sale of securities in which MNM Vested, LLC and/or a related person, directly or indirectly, has a position of interest. MNM Vested, LLC will not buy or sell for client accounts, securities for which the firm and/or a related person, directly or indirectly has a financial interest.

MNM Vested, LLC is required to follow the Code of Ethics.

Representatives of MNM Vested, LLC may trade for their own accounts in securities which are recommended to and/or purchased in MNM Vested, LLC client accounts. The Code of Ethics is designed to assure that the personal securities transactions, activities and interests of representatives of MNM Vested, LLC will not interfere with (i) making decisions in the best interest of advisory clients and (ii) implementing such decisions.

Item 12 Brokerage Practices

A.

MNM Vested, LLC does not maintain custody of your assets that on which we advise. Your assets must be maintained in an account at a “qualified custodian,” generally a broker-dealer or bank. We recommend that our clients use Charles Schwab &Co., Inc. (Schwab) along with any other qualified custodians that clients may have a preference for or familiarity with. We do not require our clients to use Schwab.

We are independently owned and operated and are not affiliated with Schwab. Schwab will hold your assets in a brokerage account and buy and sell securities when you instruct them to. While we may recommend that you use Schwab as custodian/broker, you will decide whether to do so and will open your account with Schwab by entering into an account agreement directly with them.
Conflicts of interest associated with this arrangement are described below. You should consider these conflicts of interest when selecting your custodian.

We do not open any accounts for you, although we may assist you in doing so.
Even though your account may be maintained at Schwab, and if it is anticipated that most trades will be executed through Schwab, we can still assist you in your use of other brokers to execute trades for your account(s).

When considering whether qualified custodian services are most advantageous to you, we take into account a wide range of factors, including:
• Combination of transaction execution services and asset custody services • Capability to execute, clear, and settle trades (buy andsell securities for your account) • Capability to facilitate transfers and payments to and from accounts (wire transfers, check requests, bill payment, etc.) • Breadth of available investment products (stocks, bonds,mutual funds, exchange-traded funds [ETFs], etc.)
• Availability of investment research and tools that assist us in providingng investment advice
• Quality of services • Reputation, financial strength, security and stability
• Prior service to us and our clients

For our clients’ accounts that Schwab maintains, Schwab generally does not charge you separately for custody services but is compensated by charging you commissions or other fees on trades that it executes or that settle into your Schwab account. Certain trades may not incur Schwab commissions or transaction fees. Schwab is also compensated by earning interest on the uninvested cash in your account in Schwab’s Cash Features Program.

Products and services available from Schwab

Schwab Advisor Services™ is Schwab's business serving independent investment advisory firms like us. They provide us and our clients with access to their institutional brokerage services (trading, custody, reporting, and related services), many of which are not typically available to Schwab retail customers. However, certain retail investors may be able to get institutional brokerage services from Schwab without going through us. Schwab also makes available various support services. Schwab's support services are generally available on an unsolicited basis (we don't have to request them) and at no charge to us.

Services that benefit you.
Schwab's institutional brokerage services include access to a broad range of investment products, execution of securities transactions, and custody of client assets.
The investment products available through Schwab include some to which you might not otherwise have access or that would require a significantly higher minimum initial investment.

Services that do not directly benefit you.
Schwab also makes available to us other products and services that benefit us but do not directly benefit you or your account. These products and services assist us in monitoring our clients' accounts.
They include investment research, both Schwab's own and that of third parties.
We use this research to aid us in providing investment advice to our clients, including advice regarding accounts not maintained at Schwab. In addition to investment research, Schwab also makes available software and other technology that: • Provide access to client account data (such as trade confirmations and account statements) • Facilitate trade execution • Provide pricingand other market data •

Services that generally benefit only us.
Schwab also offers other services intended to help us manage our business enterprise.
These services include: • Educational conferences and events • Publications and conferences on practice management and business succession

B.

MNM Vested, LLC does not aggregate the purchase or sale of securities for various client accounts. There is no cost or benefit to the client as it pertains to aggregating or not aggregating.

Item 13 Review of Accounts

L. McKinley, the principal owner and Certified Financial Planner, is the only reviewer of accounts. Reviews are conducted as part of the investment advisory service not less frequently than annually. Reviews are required to determine recommendations for asset allocation, diversification and risk management.

Account reviews are performed more frequently when a client's objectives change or when market conditions dictate.

A review may be triggered by client request, changes in market condition, new information about an investment, changes in tax laws or other important changes.

Account reviews consist of comparing current investment positions to client objectives including asset allocation and whether market conditions or any changes in any economic or life circumstances or any other new information may initiate a recommendation that the client make adjustments to the current allocation.

MNM Vested, LLC will from time to time, not less than annually, provide clients with statements of net worth that are generated from financial planning software. Statements of net worth are printed reports that may contain approximations of account balances provided by the client as well as the value of real estate and other assets where the value is not easily determined. Clients are urged to compare the values contained in statements of net worth to the values listed on account statements received from their custodians.

Item 14 *Client* Referrals and Other Compensation

MNM Vested, LLC does not pay referral fees.

MNM Vested, LLC does not pay a portion of any fees collected from new clients to any other party as a referral fee.

MNM Vested, LLC does not accept referral fees or any form of remuneration from other professionals.

Item 15 *Custody*

MNM Vested, LLC is not a custodian for client assets.

Clients should receive at least quarterly statements from the broker dealer, bank or other qualified custodian that holds and maintains client's investment assets. MNM Vested, LLC urges clients to carefully review such statements.

Item 16 Investment Discretion

MNM Vested, LLC will recommend appropriate investments as requested by the client. If a client has granted limited power of attorney for trading in the client's accounts, then MNM Vested, LLC may execute trades only after the client has authorized such transactions.

Limited power of attorney for trading refers to trading authorization for an individual account opened with Charles Schwab. Trading Authorization is defined as a client authorizing a registered investment adviser utilizing the Schwab Advisor trading platform to execute trades on the clients' behalf. A client may authorize MNM Vested, LLC to execute recommended trades in a client account. This only applies to client accounts maintained at Charles Schwab and only applies to trades for which the client either submits an unsolicited request but prefers not to execute themselves or adviser recommended trades that the client has reviewed, discussed and authorized but prefers not to execute themselves.
Clients are provided with an opportunity for review and discussion prior to execution of any trades or implementing any recommendation.

MNM Vested, LLC has no discretionary authority to buy and/or sell investments without client consent over any client account.

Item 17 Voting *Client* Securities

As a matter of firm policy and practice, MNM Vested, LLC does not have any authority to and does not vote proxies on behalf of advisory clients. Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in client portfolios. MNM Vested, LLC does not provide advice to clients regarding the clients' voting of proxies. Clients will receive all proxies directly from their account custodian.

Item 18 Financial Information

Registered investment advisers are required in this Item to provide you with certain financial information or disclosures about MNM Vested, LLC's financial condition. MNM Vested, LLC has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients, and has not been the subject of a bankruptcy proceeding.

MNM Vested, LLC does not have discretionary authority or custody of client funds or securities or require or solicit prepayment of more than $500 in fees per client six months in advance.

Item 19 Requirements for State-Registered Advisers

A.
Owner: L. McKinley, CFP
Year of birth: 1975
Post high school education:
Eastern Michigan University, B.A. Accounting 1997
College for Financial Planning, CFP Program Graduate 2000
Business background:
Prior to founding LM Tax & Financial in 2009, was a fee-only financial planner and tax preparer at Northern Financial Advisors, Inc(CRD #121088) in Franklin, MI from 2002-2009 and a Team Advisor at Cambridge Connection in Franklin, MI from 1997-2002.
Designated as a Certified Financial Planner in 2000.
Enrolled to represent taxpayers before the IRS in 2001.

Disciplinary information: None

B.
MNM Vested, LLC is actively engaged in the business of financial planning and counseling which may include giving investment advice, as well as income tax preparation and small business planning.
Also works as a personal financial counselor to military service members as an on demand employee for Magellan Federal.

C.
MNM Vested, LLC is not compensated with any performance-based fees.

D.
MNM Vested, LLC has never been involved in an award or otherwise found liable in an arbitration claim alleging damages in excess of $2,500 or any other amount and have never been found liable in a civil, self-regulatory organization, or administrative proceedings.