AUGĒO WEALTH MANAGEMENT, LLC

Form ADV Part 2B — Brochure Supplement

Date of this supplement: October 13, 2026

Item 1 — Cover Page

Walter Garbacik

Principal, Chief Compliance Officer, and Investment Adviser Representative
Individual CRD No. 2454174

Augēo Wealth Management, LLC
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(781) 801-0575 · walter@augeowealth.com · www.augeowealth.com
Firm IARD/CRD No. 341437

This brochure supplement provides information about Walter Garbacik that supplements the Augēo Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Walter Garbacik, Principal and Chief Compliance Officer, at (781) 801-0575 or walter@augeowealth.com if you did not receive Augēo Wealth Management, LLC's brochure or if you have any questions about the contents of this supplement.

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

Augēo Wealth Management, LLC is an investment adviser registered with the Massachusetts Securities Division. Registration does not imply a certain level of skill or training.

Clients and prospective clients may obtain the disciplinary history of Augēo Wealth Management, LLC or its representatives from the Massachusetts Securities Division upon request. Contact the Division at One Ashburton Place, 17th Floor, Boston, Massachusetts 02108, (617) 727-3548, or www.sec.state.ma.us.

Item 2 — Educational Background and Business Experience

Year of birth: 1971

Formal education after high school

Providence College, Providence, Rhode Island — Bachelor of Arts in Political Science, 1993.

Examinations

Mr. Garbacik passed the Series 65, the Uniform Investment Adviser Law Examination, on February 17, 2026. The Series 65 is a qualifying examination developed by the North American Securities Administrators Association (NASAA) and administered by FINRA. It tests economic factors and business information, the characteristics of investment vehicles, client investment recommendations and strategies, and securities laws, regulations, and ethical practices. Passing it is one way to meet the examination requirement for registration as an investment adviser representative in Massachusetts. It is an examination, not a professional designation, and it has no education or experience prerequisite.

Professional designations

Mr. Garbacik does not currently hold any professional designations.

Business background

The table below covers the preceding ten years, most recent first.

Period	Firm and location	Position	Responsibilities
09/2026 – Present	Augēo Wealth Management, LLC — Westwood, MA	Principal, Chief Compliance Officer, and Investment Adviser Representative	Massachusetts registration approved September 23, 2026. Manages the firm, provides investment advice and financial planning to all clients, and oversees the firm's compliance program.
12/2022 – 07/2026	Anabolyc, LLC — Westwood, MA	Chief Executive Officer	Founded and managed a small-business consulting firm through which he also conducted insurance business. The company was dissolved on July 22, 2026, and he no longer conducts any insurance business.
02/2018 – 04/2021	Fidelity Capital Markets (a division of National Financial Services LLC) — Boston, MA	Fixed Income Sales Manager	Managed a team of 14 salespeople selling fixed income products to institutional accounts and registered investment advisers. Reviewed trades and client communications daily for desk compliance.
10/2015 – 02/2018	Fidelity Management and Research — London, England	Fixed Income Portfolio Analyst	Member of the Global Fixed Income team managing nine funds totaling $4.5 billion in assets. Responsible for portfolio duration, foreign exchange exposures, cash management, and investment of large inflows.

Before 2015, Mr. Garbacik held institutional fixed income sales and trading positions at Mesirow Financial (2011–2013), Fidelity Management and Research (Head Trader, municipal bonds, 2008–2011), Lehman Brothers (2005–2008), Advest (2003–2005), Morgan Stanley (1999–2003), and Goldman Sachs (1995–1999).

Item 3 — Disciplinary Information

There are no legal or disciplinary events to report for Walter Garbacik.

Mr. Garbacik has not been the subject of any of the following:

- A criminal or civil action in a domestic, foreign, or military court.
- An administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority.
- A self-regulatory organization proceeding.
- Any other proceeding in which a professional attainment, designation, or license was revoked or suspended.

Clients and prospective clients may verify this information through the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov. They may also obtain the disciplinary history of the firm or its representatives from the Massachusetts Securities Division at (617) 727-3548 or www.sec.state.ma.us.

Item 4 — Other Business Activities

Walter Garbacik is not actively engaged in any business or occupation other than Augēo Wealth Management, LLC.

Investment-related activities

Mr. Garbacik is not registered, and has no application pending to register, as a broker-dealer, a registered representative of a broker-dealer, a futures commission merchant, a commodity pool

operator, a commodity trading advisor, or an associated person of any of them. He receives no commissions, bonuses, or other compensation based on the sale of securities or other investment products, including distribution or service (“trail”) fees from the sale of mutual funds.

Insurance

Mr. Garbacik does not sell insurance, does not act as an insurance agent or broker, and receives no insurance commissions. He has elected not to renew his Massachusetts insurance license. When a client’s financial plan identifies an insurance need, he refers the client to independent, unaffiliated insurance professionals. No referral fee or other compensation is exchanged in either direction.

Prior business

Anabolyc, LLC, the company through which Mr. Garbacik previously conducted small business consulting and insurance activities, was dissolved on July 22, 2026. It is not an active business.

Other activities

Mr. Garbacik is not engaged in any other business or occupation that provides a substantial source of his income or involves a substantial amount of his time.

Item 5 — Additional Compensation

Walter Garbacik receives no economic benefit from anyone other than a client for providing advisory services.

He receives no sales awards, prizes, or bonuses based on sales, client referrals, or new accounts. Augēo Wealth Management, LLC is a fee-only firm. Mr. Garbacik’s compensation comes solely from his ownership of the firm, which is funded by the advisory fees clients pay.

The firm does not pay or receive referral fees. This includes referrals to estate attorneys, CPAs, insurance professionals, and other outside professionals.

Schwab Advisor Services makes certain products and services available to the firm as an adviser on its platform. Those are described in Item 12 of the firm’s Form ADV Part 2A brochure.

Item 6 — Supervision

Walter Garbacik is the sole owner, principal, and investment adviser representative of Augēo Wealth Management, LLC. No other person supervises his work or monitors the advice he gives to clients.

Supervisor: Walter Garbacik, Principal and Chief Compliance Officer

Telephone: (781) 801-0575

As Chief Compliance Officer, Mr. Garbacik is responsible for the firm’s compliance program and supervises his own advisory activities through the following:

• Written policies and procedures. The firm maintains written compliance policies and procedures and a Code of Ethics that govern all advisory activity.

• Records of advice. Investment recommendations, account activity, and client communications are documented in the firm’s books and records.

• Personal trading. Mr. Garbacik reports and logs his personal securities holdings and transactions as the Code of Ethics requires.

• Annual review. The firm reviews its compliance program at least annually and updates it as needed.

• Independent custody. Client assets are held at Schwab Advisor Services, a qualified custodian. Schwab sends account statements directly to clients at least quarterly, so clients can check account activity and fee deductions independently.

Clients with questions about supervision, or who wish to report a concern, may contact Mr. Garbacik at (781) 801-0575 or in writing at Augēo Wealth Management, LLC, 3 Stonemeadow Drive, Westwood, MA 02090. Clients may also contact the Massachusetts Securities Division directly at (617) 727-3548 or www.sec.state.ma.us.

Item 7 — Requirements for State-Registered Advisers

A. Arbitration claims and civil, self-regulatory, or administrative proceedings

Walter Garbacik has not been subject to an award, and has not otherwise been found liable, in an arbitration claim alleging damages in excess of $2,500 involving any of the following:

- An investment or an investment-related business or activity.
- Fraud, false statements, or omissions.
- Theft, embezzlement, or other wrongful taking of property.
- Bribery, forgery, counterfeiting, or extortion.
- Dishonest, unfair, or unethical practices.

Mr. Garbacik has not been subject to an award, and has not otherwise been found liable, in any civil, self-regulatory organization, or administrative proceeding involving any of the matters listed above.

B. Bankruptcy

Walter Garbacik has not been the subject of a bankruptcy petition at any time.