# Form ADV Part 2B – Brochure Supplement
# Item 1: Cover Page
# January 2026

**Western Wealth Management LLC**

**Doing Business As**

## Beyond Wealth Advisors

3900 E. Mexico Avenue, Suite 950
Denver, CO 80210
Phone: (720) 638-9259
www.beyondwealth-advisors.com

## Jesse Lee Ramer

Firm Contact: Kara Jett, Chief Compliance Officer

This brochure supplement provides information about Jesse Ramer that supplements our brochure. You should have received a copy of that brochure. Please contact Kara Jett, Chief Compliance Officer, if you did not receive our brochure or if you have any questions about the contents of this supplement.

Additional information about Jesse Ramer is available on the SEC's website at:
www.adviserinfo.sec.gov and/or FINRA's Broker Check at www.finra.org/brokercheck.

## Item 2: Educational Background & Business Experience

**Jesse Ramer:**
Year of Birth: 1987

**Educational Background:**

- 2016, Denver Seminary, Master of Divinity
- 2009, University of Colorado Boulder, Bachelor of Arts in Psychology

**Business Background:**

- 01/2026 – Present; Western Wealth Management LLC; Investment Adviser Representative
- 01/2026 – Present; LPL Financial; Registered Representative
- 09/2024 – 01/2026; Beyond Wealth Advisors; Client Service Associate
- 09/2022 – 09/2024; Schwab; Private Client Services Senior Specialist
- 07/2020 – 09/2022; Unemployed
- 09/2014 – 07/2020; Waterstone Community Church; Associate Pastor

## Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to your evaluation of Mr. Ramer. There may be items that are contained on www.brokercheck.finra.org or www.adviserinfo.sec.gov that you may wish to review and consider in your evaluation of your advisor's background.

## Item 4: Other Business Activities

Mr. Ramer is a Registered Representative of LPL Financial, member FINRA/SIPC. As a Registered Representative, Mr. Ramer may solicit, offer and sell securities through LPL Financial and may receive separate, yet normal and customary commission compensation as a result of executing purchases and sales of brokerage transactions on behalf of investment advisory clients. The client is under no obligation to purchase or sell securities through Mr. Ramer or LPL Financial. In addition, Mr. Ramer may receive other compensation such as mutual fund or money market 12b-1 fees (marketing fees) and trail commissions from variable insurance products. The potential for receipt of commissions and other compensation may create a conflict of interest and provide an incentive for Mr. Ramer to recommend investment products based on the compensation received, rather than on the client's needs. WWM addresses this conflict of interest by requiring Mr. Ramer to disclose to the client at the time a brokerage account is opened through LPL Financial the nature of the transaction or relationship, his role as a LPL Registered Representative, and any compensation including commissions and 12b-1 fees that may be paid by the client and/or received by Mr. Ramer.

Mr. Ramer is a licensed insurance agent/broker. He may offer insurance products and receive normal and customary fees as a result of insurance sales. A conflict of interest may arise as these insurance sales may create an incentive to recommend products based on the compensation he may earn and may not necessarily be in the best interests of the client. In order to minimize this conflict of interest, Mr. Ramer will place client interests ahead of his own interests and adhere to our firm's Code of Ethics. Clients are informed they are not obligated to purchase these products.

Mr. Ramer conducts the above investment related activities and may also conduct other business or investment related activities under the Doing Business As ("DBA") name of Beyond Wealth Advisors. Beyond Wealth Advisors is a separate entity from and is not owned or controlled by Western Wealth

Management or LPL Financial.

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

## Item 5: Additional Compensation

Mr. Ramer may receive economic benefits from persons other than clients in connection with advisory services. Please ask your financial advisor about whether he receives any of the forms of additional compensation outlined below.

Mr. Ramer may receive compensation from LPL Financial in different ways, such as payments based on production, awards of stock options to purchase shares of LPL's parent company, LPL Financial Holdings Inc., reimbursement of fees that your financial advisor pays to LPL for items such as administrative services, and other things of value such as free or reduced-cost marketing materials, payments in connection with the transition of association from another broker/dealer or investment advisor firm to LPL, advances of advisory fees, or attendance at LPL's national conference or top producer forums and events. LPL may pay your financial advisor this compensation based on his overall business production and/or on the amount of assets custodied at LPL Financial. Therefore, the amount of this compensation may be more than what your financial advisor would receive if the client participated in other programs or paid separately for investment advice, brokerage and other client services. Therefore, your financial advisor may have a financial incentive to recommend an advisory program over other programs and services. However, your financial advisor may only recommend a program or service that he believes is suitable for you.

Mr. Ramer may be eligible to receive cash and/or non-cash compensation from product sponsors for recommending certain types of insurance or other investment products. Compensation may include such items as gifts valued at less than $100 annually, an occasional dinner or ticket to a sporting event, or reimbursement in connection with educational and training meetings or marketing or advertising initiatives. Product sponsors may also pay for education or training events that they may attend. While Western Wealth Management and LPL Financial endeavor at all times to put the interests of our clients first as part of our fiduciary obligation, the possibility of receiving cash and non-cash compensation could create a conflict of interest when recommending certain products.

## Item 6: Supervision

Western Wealth Management LLC maintains a supervisory structure and system reasonably designed to prevent violations of the Investment Advisers Act of 1940. Kara Jett, Chief Compliance Officer of Western Wealth Management LLC, supervises and monitors Mr. Ramer's activities on a regular basis. Kara Jett is responsible for administering the Western Wealth Management policies and procedures for investment advisory activities and for regularly evaluating their effectiveness. Please contact Kara Jett if you have any questions about Mr. Ramer's brochure supplement at (303) 393-2323.