Form ADV: Part 2A

Item 1 – Cover Page

Family Dynasty Advisors LLC

Mailing Address
4601 S. Loop 289 Suite 7, Lubbock TX 79424

Physical Address
4601 S. Loop 289 Suite 7, Lubbock TX 79424

Phone: (806) 993-7023
Email: mike@familydynastyadvisors.com

Version date: February 13, 2026

This brochure provides information about the qualifications and business practices of Family Dynasty Advisors LLC. If you have any questions about the contents of this brochure, please contact us at 806-993-7023 or mike@familydynastyadvisors.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. Additional information about Family Dynasty Advisors LLC is also available on the SEC's website at www.adviserinfo.sec.gov.

Family Dynasty Advisors LLC is a registered investment advisor. Registration of an Investment Adviser does not imply any level of skill or training.

Item 2 – Material Changes

There are no material changes in this brochure from the last annual updating amendment of Family Dynasty Advisors, LLC on 01/22/2026. Material changes relate to Family Dynasty Advisors, LLC's policies, practices or conflicts of interest.

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Item 4 – Advisory Business

4.A Description of Our Advisory Business

Family Dynasty Advisors LLC was founded in 2018 with its principal business located in Lubbock, Texas. The managing member and principal owner of the firm is Michael Caffey.

4.B Types of Services Offered

Family Dynasty Advisors LLC manages investment portfolios for individuals and businesses on a discretionary basis. The firm's investment approach primarily focuses on investing through the use of open-end mutual funds, exchange traded funds, individual stocks and bonds, certificates of deposit, and treasury securities. The firm does not provide market timing advice.

The firm also acts as a subadvisor to the Tactical Advantage ETF, operated by Tidal Trust II, an unaffiliated registered investment company. Tidal Trust II outsources subadvisor services for the Tactical Advantage ETF to Family Dynasty Advisors, LLC. This relationship will be memorialized in each contract between Family Dynasty Advisors, LLC and the Tidal Trust II. Family Dynasty Advisors LLC created the Tactical Advantage ETF (FDAT) to streamline the firm's actively managed portfolio rebalancing process. This active investment management style is most efficiently carried out within the structure and functionality of the Tactical Advantage ETF. As such, most clients, if not all, will hold an allocation of FDAT within their portfolio and this allocation will be the largest holding in most, if not all, client portfolios.

The firm provides an additional service for accounts not directly held in our designated custodian, but where we do have discretion, and may utilize an Order Management System to implement tax-efficient asset location and opportunistic rebalancing strategies on behalf of the client. These are primarily 401(k) accounts, HSA's, and other assets we do not custody. We regularly review the available investment options in these accounts, monitor them, and rebalance and implement our strategies in the same way we do other accounts, though using different tools as necessary

The firm's standard fee and calculation method will apply to the directly managed held away accounts. As it is impossible to directly debit the fees from these accounts, those fees will be assigned to the client's taxable accounts on a pro-rata basis. If the client does not have a taxable account, those fees will be billed directly to the client. Accounts initiated or terminated during a calendar quarter will be charged a pro-rated fee based on the amount of time remaining in the billing period. Since fees are paid in advance (pre-paid), it is required to return to the client any unearned, pre-paid advisory fees. These will be calculated on a pro-rate basis and the firm will retain fees for services rendered..

4.C Tailoring Services

The firms' services are tailored to the unique needs of each individual client. The firm will work with each client to determine their risk profile, goals and objectives. With this information, the firm will design an appropriate investment strategy that may be modified from time to time as circumstances change. The firm will continuously monitor the client's portfolio holdings and the overall asset allocation strategy and will plan to hold periodic review meetings (via

telephone, email, web based or in person) with the client regarding the account as necessary, and as the client desires. Clients may impose restrictions on investing in certain securities or types of securities.

4.D Wrap Fee Programs
The firm does not offer any wrap program fees.

4.E Assets Under Management
The firm had approximately $52,303,496.00 under management as of 12/31/2025.

Item 5 – Fees and Compensation

5.A Fee Schedule
For our investment management services, the firm will charge an annual fee based on a percentage of assets under management, in accordance with the following schedule:

Assets Under Management ($)	Annual Rate (%)
All Assets	0.65%

Fees are collected in advance and determined by multiplying the annual rate by the account's month-end market value which is then divided by 365 to determine a daily fee rate. This daily fee rate is then multiplied by the number of days in the applicable month. For example, if a client had an account value of $1,500,000, the calculation would be as follows: ($1,500,000*0.65%)/365 which results in a daily rate of $26.71. For a month with 30 days, that month's fee would be $801.30 ($26.71*30 = $801.30).

The account market values of related clients may be combined for the purposes of calculating a client's applicable investment management fee. Fees may be negotiated if there are unique circumstances.

Each client relationship will be assessed a minimum annual fee of $500 if the firm's applicable annual investment management fee, for the entire client portfolio of accounts, does not exceed the $500 annual minimum.

In most, if not all instances, a client will hold shares of the Tactical Advantage ETF that was created by Family Dynasty Advisors LLC who is the sub-advisor for the ETF. As the sub-advisor, Family Dynasty Advisors LLC does collect an investment management fee from the Tactical Advantage ETF. The fee a client will be charged for these sub-advisory management services ranges from a minimum of 0 basis points to a maximum of 46 basis points. Advisor's Form ADV, Part 2, identifies all such securities ("Related Securities"). To mitigate any appearance of conflict of interest that could results from Client's ownership of Related Securities, the Advisor has preemptively lowered its annual management fee, as noted above, from the industry and firm standard of a 1% annual management fee. Thus, all assets under management by the Advisor are charged the same reduced annual management fee of .65%.

5.B How fees are charged
Fees are calculated on the account market value, including any cash or money market funds, as of the last business day of each month as determined by the account custodian. The custodian will debit the monthly fee directly from the account.

5.C Other fees or expenses
Fees paid to Family Dynasty Advisors LLC for investment management services are separate and distinct from any transaction or custodian fees, bid/ask spreads and other related costs and expenses which may be incurred by the client.

If Advisor buys shares of mutual funds, ETFs or other investment companies (such as closed-end funds) for Client, Client understands that these same assets may also be subject to additional embedded advisory or other fees and expenses, which are described in the prospectuses of those funds, paid by the funds but ultimately borne by the investor. Advisor may receive fees from other investment companies in connection with the services described in this brochure.

5.D
When a client terminates an advisory agreement, the un-earned advisory fee for the month will be refunded on a pro-rata per diem basis. For example, if the management fee for the month of July was $100, the per diem calculation would be $3.23 ($100/31 days in July). If the clients' account closed on July 15th, then the client would receive a refund of $51.68 ($3.23 * 16 days remaining in the month of July)

5.E
Investment Adviser Representatives of Family Dynasty Advisors LLC in their outside business activities (see Item 10 below) are licensed to accept compensation for the sale of insurance products to Family Dynasty Advisors LLC clients. This presents a conflict of interest and gives the supervised person an incentive to recommend products based on the compensation received rather than on the client's needs. When recommending the sale of securities or insurance products for which the supervised persons receive compensation, Family Dynasty Advisors LLC will document the conflict of interest in the client file and inform the client of the conflict of interest. Clients always have the right to decide whether to purchase Family Dynasty Advisors LLC-recommended products and, if purchasing, have the right to purchase those products through other brokers or agents that are not affiliated with Family Dynasty Advisors LLC.

Commissions are not Family Dynasty Advisors LLC's primary source of compensation for advisory services. Advisory fees that are charged to clients are not reduced to offset the commissions or markups on securities or insurance products recommended to clients.

Item 6 – Performance-Based Fees and Side-By-Side Management
Family Dynasty Advisors LLC does not charge any performance-based fees.

Item 7 – Types of Clients

Family Dynasty Advisors LLC will provide investment management services to individuals, businesses and high net worth individuals and families. Family Dynasty Advisors LLC is also a sub-advisor to Investment Companies. Minimum account size will be at the discretion of the advisor.

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

8.A Methods of Analysis

The firms' analysis focuses on the belief that by minimizing the volatility of a diversified investment portfolio, we can maximize the positive impact that is attainable from compounding investment returns over the long-term. The firm utilizes technical & statistical analytics along with macro-economic factors to construct a client's portfolio. This information is primarily obtained from information available to the public. Even with an abundance of analytical data, Clients need to understand that investing in securities can result in a significant decline of their market value as well as the risk of losing their entire principle investment.

8.B Investment Strategy

The firms' portfolio management services are structured to maximize investment performance while mitigating market volatility. The firm embraces both short-term and long-term investment strategies. Portfolios are normally diversified but depending on market conditions, a clients' portfolio may experience a lack of diversification from time to time. We utilize a combination of both passively and actively managed mutual funds, exchange-traded funds, individual stocks, bonds, CD's and treasuries to achieve the most appropriate, risk adjusted return, for our clients.

8.C Risk of Loss

Advisor cannot guarantee the future performance of the Account, promise any specific level of performance or promise that Advisor's investment decisions, strategies or overall management of the Account will be successful. The investment decisions Advisor will make for Client are subject to various market, currency, economic, political and business risks, and will not necessarily be profitable. Below are several, but not an all-inclusive list, of the risks a client may be exposed to as a result of owning various investment assets.

- Financial Risk: which is the risk that the companies we recommend to you perform poorly, which affect the price of your investment.

- Market Risk: which is the risk that the Stock Market will decline, decreasing the value of the securities we recommend to you with it.

- Inflation Risk: which is the risk that the rate of price increases in the economy deteriorates the returns associated with the stock.

- Political and Governmental Risk: which is the risk that the value of your investment will be affected by the introduction of new laws or regulations.

- Interest Rate Risk: which is the risk that the value of the bond investments we recommend to you will fall if interest rates rise.

- Default Risk: which is the risk that a bond issuer is unable to pay the contractual interest or principal on the bond in a timely manner or at all.

- Manager Risk: which is the risk that an actively managed mutual fund's investment adviser will fail to execute the fund's stated investment strategy.

- Industry Risk: which is the risk that a group of stocks in a single industry will decline in price due to adverse developments in that industry, decreasing the value of mutual funds that are significantly invested in that industry.

The Advisor shall not be liable for any loss incurred with respect to the Account, except where such loss directly results from such party's gross negligence, willful misconduct or fraud or as otherwise provided for by federal or state law. It is specifically agreed that Advisor is not responsible for any errors, omissions, acts or failures to act by any unaffiliated third-party providing services to Client with respect to the Account.

Item 9 – Disciplinary Information

9.A Criminal or Civil Actions

There are no criminal or civil actions to report.

9.B Administrative Proceedings

There are no administrative proceedings to report.

9.C Self-regulatory Organization (SRO) Proceedings

There are no self-regulatory organization proceedings to report.

Item 10 – Other Financial Industry Activities and Affiliations

10.A Registration as a Broker/Dealer or Broker/Dealer Representative

The firm is not registered as, or have pending applications to become, a broker/dealer or a representative of a broker/dealer.

10.B Registration as a Futures Commission Merchant, Commodity Pool Operator, or a Commodity Trading Advisor

The firm is not registered as or have pending applications to become either a Futures Commission Merchant, Commodity Pool Operator, or Commodity Trading Advisor or an associated person of the foregoing entities.

10.C Registration Relationships and Possible Conflicts of Interests

Investment Adviser Representatives of Family Dynasty Advisors are licensed insurance agents. From time to time, they will offer clients advice or products from those activities. Clients should be aware that these services pay a commission and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. Family Dynasty Advisors always acts in the best interest of the client, including the sale of commissionable products to advisory clients. Clients always have the right to decide whether or not to utilize the services of any representative of Family Dynasty Advisors in such individuals outside capacities.

10.D Selection of Other Advisers or Managers

The firm does not utilize the services of other advisers and/or managers.

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

11.A Code of Ethics

We strive to comply with applicable laws and regulations governing our practices. Our goal is to protect our clients' interests and to demonstrate our commitment to our fiduciary duties of honesty, good faith, and fair dealing. All persons associated with our firm are expected to adhere strictly to these guidelines. Persons associated with our firm are also required to report any violations of our Code of Ethics. Additionally, we maintain and enforce written policies reasonably designed to prevent the misuse or dissemination of material, non-public information about you or your account holdings by persons associated with our firm.

All employees of the firm are expected to:

- Place the interests of our clients first.
- Act with integrity, competence, diligence, respect, and in an ethical manner with the public, clients, prospective clients, co-workers, management, colleagues in the investment profession, and regulators.
- Use reasonable care and exercise independent professional judgment when engaging in the professional activities of the firm.
- Encourage others to behave in a professional and ethical manner that will reflect positively on themselves and the firm.
- Comply with applicable state and federal securities laws and promptly report to the CCO any suspected violations. Be proactive! If you see an opening for a potential problem, report it to the CCO.

Clients or prospective clients may obtain a copy of our Code of Ethics by contacting us at the telephone number on the cover page of this brochure.

11.B Recommendations Involving Material Financial Interests

Neither the firm nor any person associated with our firm has a material financial interest in client transactions beyond the provision of investment services as disclosed in this brochure.

11.C Investing Personal Money in the Same Securities as Clients

From time to time, representatives of the firm may buy or sell securities for themselves that they also recommend to clients. If and/or when this should occur, the client's interest will take precedence. Personal securities transactions will be conducted to avoid any actual or potential conflicts of interest and should avoid even the appearance of unfairness or impropriety. Should an employee desire to purchase or sell a security in which the firm is currently active, a waiting period of one business day will apply, before acting on his/her own behalf unless the transaction can be included as part of a block trade conducted with the firm's clients on an average price basis.

The firm reserves the right to require any employee to reverse, cancel or freeze (at the employee's expense) any transaction or position in a specific security that the firm believes violates its policies or this Code or appears improper.

Any question concerning an employee's personal securities trading will be resolved in favor of the interest of clients, even if this is at the expense of the employee's personal interest.

11.D Trading Securities At/Around the Same Time as Clients' Securities

The firm monitors trading to ensure the firm prevents conflicts of interest between the firm and our clients.

Item 12 – Brokerage Practices

12.A.1 Research and Other Soft Dollar Benefits

We maintain a formal business relationship with a single custodian (Charles Schwab) which provides the firm and its clients with services such as: custody of assets, trading platform, research, access to client accounts, the ability to directly debit client fees, the ability to effect other transactions, and other services. As a matter of policy and practice, we do not have any formal "hard" dollar arrangements with any broker-dealer. The firm is provided access to research and other investment analytics that may be considered "soft" dollar benefits, but these are the same benefits that any client utilizing the broker-dealer website could obtain. As such, these soft dollar benefits create no conflict-of-interest situation.

12.A.2 Brokerage for Client Referrals

The firm receives no referrals from a broker-dealer or third party in exchange for using that broker-dealer or third party.

12.A.3 Directed Brokerage

We maintain a formal custodial and brokerage relationship with one specific broker-dealer and in most instances require that clients utilize this specific broker-dealer ("direct brokerage"). Not all advisors require their clients to direct brokerage like this. By directing brokerage, we may be unable to achieve most favorable execution of client transactions, and this practice may cost

clients more money. The firm has no economic relationship with the broker-dealer, so no conflict of interest exists.

12.B Aggregate Purchases or Sales

If the firm buys or sells the same securities on behalf of more than one client, the firm may, but would be under no obligation to aggregate or bundle the trade to the extent permitted by applicable law and regulations. If the firm can bundle a trade while maintaining its fiduciary responsibility to each client, then the firm will do so. Our client's benefit with every instance the firm can bundle its trades because the fees and expenses, related to its trading activity, can be allocated across multiple accounts on a pro rata allocation based on capital investment of each participating client portfolio.

- The custodian may use the average price at which a security is bought or sold for the clients involved in the transaction when a bunched order is executed in parts at different prices, or when two or more separate orders for the same security are entered at approximately the same time and are executed at different prices.
- If a bunched order is not executed in its entirety a client may buy or sell less of a security than if the order was not bunched.
- Similarly, when price averaging is used some clients will get a better price while others will get a worse price than they would have received if price averaging was not used.
- Investment adviser representative's Reportable Accounts and employee personal accounts may be included in a block trade if inclusion will not adversely impact our clients.

Item 13 – Review of Accounts

13.A Portfolio Reviews

Accounts are monitored by Michael Caffey, firm Principal. Annual reviews include, but are not limited to, updating the client's goals, objectives, risk tolerances, tax implications and changes in life circumstances.

13.B Review Triggers

Reviews may also be triggered, at any time, by a clients' request, changes in a clients' goals, objectives, risk tolerance, market, or economic conditions.

13.C Written Statements

All client statements are provided directly from the Custodian at least quarterly. These statements may be provided in either paper or electronic format. These statements do provide clients with their account values, portfolio composition and a summary of all account activity during the specified statement period.

Item 14 – Economic Benefit and Other Compensation

14.A Economic Benefit

We do not receive economic benefits (such as sales awards or other prizes) from third parties for providing investment advice or other advisory services to clients.

14.B Compensation
We do not provide compensation for client referrals.

Item 15 – Custody
We do not maintain custody of client funds or securities, but the firm is deemed to have custody because we debit our investment management fee from our clients' accounts per regulatory standards. Clients will receive statements at least quarterly from the custodian that holds and maintains client's investment assets. The custodian statements will include, but not limited to, a detail listing of all activity and transactions for the period noted on the statement. Family Dynasty Advisors urges clients to carefully review such statements.

Item 16 – Investment Discretion
Family Dynasty Advisors provides discretionary services to clients. The Investment Advisory Agreement established with each client outlines the discretionary authority for trading. Where investment discretion has been granted, the firms' advisors will manage the client's account and make investment decisions without consultation with the client as to what securities to buy or sell, when the securities are to be bought or sold for the account, the total amount of the securities to be bought/sold, or the price per share.

Item 17 – Voting Client Securities
Family Dynasty Advisors does not vote proxies on behalf of advisory clients. Clients retain the responsibility for receiving and voting proxies (that are received directly from the account custodian or transfer agent) for all securities maintained in client portfolios. We may provide advice to clients regarding the clients' voting of proxies.

Item 18 – Financial Information
18.A Balance Sheet
Family Dynasty Advisors LLC neither requires nor solicits prepayment of more than $1200 in fees per client, six months or more in advance.

18.B Financial Conditions Reasonably
Neither Family Dynasty Advisors nor its management has any financial condition that is likely to impair the firm's ability to meet contractual commitments to clients.

18.C Bankruptcy Petitions
Family Dynasty Advisors has not been the subject of a bankruptcy petition.

Form ADV: Part 2B Brochure Supplements

Michael Caffey

Family Dynasty Advisors LLC

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4601 S. Loop 289 Suite 7, Lubbock TX 79424

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This Brochure Supplement provides information about Michael Caffey that supplements the Family Dynasty Advisors LLC Brochure. You should have received a copy of that Brochure. Please contact Michael Caffey if you did not receive that Brochure or if you have any questions about the contents of this supplement. Additional information about Family Dynasty Advisors LLC is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Michael Caffey:
Born 1971
Formal Education:
MBA in Finance from Texas State University in 2002
BBS in Economics from Tarleton State University in 1997
BBA in Business from Tarleton State University in 1997

Industry Certification:
Certified Private Wealth Advisor (CPWA) is administered by the Investment & Wealth Institute and is an advanced professional certification for advisors who serve high-net-worth clients. It's designed for seasoned professionals who take a holistic and multidisciplinary approach to address the sophisticated needs of clients with a minimum net worth of $5 million. This certification requires 40 hours of continuing education to be completed every two years.
https://smartasset.com/financial-advisor/cpwa

Employment History:
Family Dynasty Advisors, LLC – Managing Member 2018-present
PlainsCapital Wealth Management – Wealth Strategist 2009-2018

Item 3- Disciplinary Information
No information is applicable to this Item.

Item 4- Other Business Activities
Mr. Caffey is the sole managing member of Atlas Property LLC. This company operates a residential rental property business. Mr. Caffey spends approximately 10 hours per month on activities associated with Atlas Property LLC. No time is devoted to this company's operations during securities trading hours.

Item 5- Additional Compensation
Mr. Caffey does not receive economic benefits (such as sales awards or other prizes) from third parties for providing investment advice or other advisory services to clients.

Item 6 - Supervision
Michael Caffey, is the managing member and principal owner of Family Dynasty Advisors LLC which is a two advisor firm. Family Dynasty Advisors has policies and procedures in place to ensure regulatory policies and requirements are met. Mr. Caffey's phone number is (806) 993-7023.

Form ADV: Part 2B
Brochure Supplements

Mandi Applegate

Family Dynasty Advisors LLC

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Phone: (806) 993-7023
Email: mandi@familydynastyadvisors.com

This Brochure Supplement provides information about Mandi Applegate that supplements the Family Dynasty Advisors LLC Brochure. You should have received a copy of that Brochure. Please contact Mandi Applegate if you did not receive that Brochure or if you have any questions about the contents of this supplement. Additional information about Family Dynasty Advisors LLC is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Mandi Applegate:
Born 1978
Formal Education:
Mrs. Applegate has no secondary education

Industry Certification:
Texas General Lines Agent – Life, Accident, Health and HMO. This license requires 24 hours of continuing education every 2 years.
Non-Resident Agent in Georgia – Life, Accident, and Health. This license requires 24 hours of continuing education every 2 years.
State of Texas Notary Public – commission Expires 10/20/2025

Employment History:
Family Dynasty Advisors – Director of Operations & CCO – October 2021 – Present
Concord Medical Group – Accounting – October 2020 – October 2021
New York Life Securities – Registered Rep Assistant – May 2018 – October 2020
Alpha Capital Strategies – Director of Services – January 2017 – October 2020
Kuykendall & Schneider Inc – Back Office Assistant – February 2016 – December 2016

Item 3- Disciplinary Information
No information is applicable to this Item.

Item 4- Other Business Activities
Mrs. Applegate is a licensed insurance agent. From time to time, she will offer clients advice or products from those activities. Clients should be aware that these services pay a commission and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. Family Dynasty Advisors always acts in the best interest of the client, including the sale of commissionable products to advisory clients. Clients always have the right to decide whether or not to utilize the services of any representative of Family Dynasty Advisors in such individuals outside capacities. Mrs. Applegate does not receive commissions on any Life Insurance or Annuity products sold. All compensation goes to the firm.

Item 5- Additional Compensation
Mrs. Applegate does not receive economic benefits (such as sales awards or other prizes) from third parties for providing investment advice or other advisory services to clients.

Item 6 - Supervision
Michael Caffey is the managing member and principal owner of Family Dynasty Advisors LLC which is a two advisor firm. Family Dynasty Advisors has policies and procedures in place to ensure regulatory policies and requirements are met. Mr. Caffey's phone number is (806) 993-7023.