

HEMMING & WEALTH MANAGEMENT, INC.

FORM 13F-HR (Form 13F Holdings Report)

Filed 03/03/26 for the Period Ending 12/31/25

Address 600 E. FRONT STREET, SUITE 201
TRAVERSE CITY, MI, 49686
Telephone (231) 922-2900
CIK 0001782624
Fiscal Year 12/31

The Securities and Exchange Commission has not necessarily reviewed the information in this filing and has not determined if it is accurate and complete.

The reader should not assume that the information is accurate and complete.

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549
FORM 13F

OMB APPROVAL

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FORM 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: 12-31-2025

Check here if Amendment: Amendment Number: _____

This Amendment (Check only one.): is a restatement.
 adds new holdings entries.

Institutional Investment Manager Filing this Report:

Name: hemming& Wealth Management, Inc.

Address: 600 E. FRONT STREET, SUITE 201
TRAVERSE CITY MI 49686

Form 13F File Number: 028-26728

CRD Number (if applicable): _____

SEC File Number (if applicable): _____

The institutional investment manager filing this report and the person by whom it is signed hereby represent that the person signing the report is authorized to submit it, that all information contained herein is true, correct and complete, and that it is understood that all required items, statements, schedules, lists, and tables, are considered integral parts of this form.

Person Signing this Report on Behalf of Reporting Manager:

Name: Jena Posey

Title: Chief Compliance Officer

Phone: (231) 922-2900

Signature, Place, and Date of Signing:

Jena Posey Traverse City, MICHIGAN 03-03-2026
[Signature] [City, State] [Date]

Do you wish to provide information pursuant to Special Instruction 5?

Yes No

Report Type (Check only one.):

13F HOLDINGS REPORT. (Check here if all holdings of this reporting manager are reported in this report.)

13F NOTICE. (Check here if no holdings reported are in this report, and all holdings are reported by other reporting manager(s).)

13F COMBINATION REPORT. (Check here if a portion of the holdings for this reporting manager are reported in this report and a portion are reported by other reporting manager(s).)

Form 13F Summary Page

Report Summary:

| | |
|-----------------------------------------|-------------------------------------------------|
| Number of Other Included Managers: | <u>0</u> |
| Form 13F Information table Entry Total: | <u>15</u> |
| Form 13F Information table Value Total: | <u>146,111,960</u> (round to nearest dollar) |

List of Other Included Managers:

Provide a numbered list of the name(s) and Form 13F number(s) of all institutional investment managers with respect to which this report is filed, other than the manager filing this report.

NONE

FORM 13F INFORMATION TABLE

| COLUMN 1 NAME OF ISSUER | COLUMN 2 TITLE OF CLASS | COLUMN 3 CUSIP | COLUMN 4 FIGI | COLUMN 4 VALUE (round to nearest dollar) | COLUMN 5 SHRS OR PRN AMT | COLUMN 5 SH/ PRN | COLUMN 5 PUT/ CALL | COLUMN 6 INVESTMENT DISCRETION | COLUMN 7 OTHER MANAGER | COLUMN 8 VOTING AUTHORITY | | |
|------------------------------|----------------------------|-------------------|------------------|---------------------------------------------------|--------------------------------|------------------------|--------------------------|--------------------------------------|------------------------------|------------------------------|--------|---------|
| | | | | | | | | | | SOLE | SHARED | NONE |
| | | | | | | | | | | | | |
| ALPHABET INC | CAP STK CL A | 02079K305 | - | 475,760 | 1,520 | SH | - | SOLE | - | 0 | 0 | 1,520 |
| APPLE INC | COM | 037833100 | - | 476,571 | 1,753 | SH | - | SOLE | - | 0 | 0 | 1,753 |
| BLACKROCK ETF TRUST | ISHARES US EQUIT | 09290C103 | - | 14,047,958 | 231,014 | SH | - | SOLE | - | 0 | 0 | 231,014 |
| BLACKROCK ETF TRUST | ISHARES INTL DIV | 09290C848 | - | 3,192,360 | 110,769 | SH | - | SOLE | - | 0 | 0 | 110,769 |
| COCA COLA CO | COM | 191216100 | - | 716,927 | 10,255 | SH | - | SOLE | - | 0 | 0 | 10,255 |
| COSTCO WHSL CORP NEW | COM | 22160K105 | - | 263,673 | 306 | SH | - | SOLE | - | 0 | 0 | 306 |
| ISHARES TR | CORE S&P500 ETF | 464287200 | - | 18,649,624 | 27,228 | SH | - | SOLE | - | 0 | 0 | 27,228 |
| ISHARES TR | CORE S&P SCP ETF | 464287804 | - | 10,771,807 | 89,631 | SH | - | SOLE | - | 0 | 0 | 89,631 |
| ISHARES TR | EAFE VALUE ETF | 464288877 | - | 16,557,634 | 231,867 | SH | - | SOLE | - | 0 | 0 | 231,867 |
| ISHARES TR | S&P 500 GRWT ETF | 464287309 | - | 22,627,752 | 183,577 | SH | - | SOLE | - | 0 | 0 | 183,577 |
| ISHARES TR | S&P 500 VAL ETF | 464287408 | - | 18,123,003 | 85,458 | SH | - | SOLE | - | 0 | 0 | 85,458 |
| ISHARES TR | U.S. TECH ETF | 464287721 | - | 8,634,386 | 43,241 | SH | - | SOLE | - | 0 | 0 | 43,241 |
| J P MORGAN EXCHANGE TRADED F | US QUALTY FCTR | 46641Q761 | - | 29,733,799 | 470,620 | SH | - | SOLE | - | 0 | 0 | 470,620 |
| MICROSOFT CORP | COM | 594918104 | - | 1,063,588 | 2,199 | SH | - | SOLE | - | 0 | 0 | 2,199 |
| STRYKER CORPORATION | COM | 863667101 | - | 777,118 | 2,206 | SH | - | SOLE | - | 0 | 0 | 2,206 |