

**Part 2B of Form ADV: *Brochure
Supplement***

Atwood and Palmer, Inc.

4520 Madison Ave,
Suite 200
Kansas City, Missouri 64111

Telephone: 816-931-2266
Email: tburch@atwoodpalmer.com
Web Address: www.atwoodpalmer.com

February 20, 2026

This brochure provides information about the qualifications and business practices of Atwood and Palmer, Inc. If you have any questions about the contents of this brochure, please contact us at 816-931-2266 or tburch@atwoodpalmer.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.

Registration with the SEC or with any state securities authority does not imply a certain level of skill or training.

Additional information about Atwood and Palmer, Inc. also is available on the SEC's website at www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number. Our firm's CRD number is 104995.

Part 2B of Form ADV: *Brochure Supplement*

This brochure supplement is in addition to our Form ADV Part 2A: Firm Brochure. This supplement provides information about the investment personnel of Atwood & Palmer, Inc that provide investment advice or meet with clients.

You should have received a copy of our Firm Brochure. Please contact Teresa Burch if you did not receive Atwood and Palmer, Inc.'s brochure or if you have any questions about the contents of this supplement. Additional information about our investment personnel is available on the SEC's website at www.adviserinfo.sec.gov.

Steven N. Palmer. Steve was born in 1947. He graduated from Missouri Valley College with a BS in Economics in 1970. He earned his MBA from Rockhurst University in 1984. Steve is one of the co- founders of Atwood & Palmer, Inc., and has been a portfolio manager with the firm since 1990. Steve has no legal, criminal, civil or disciplinary action against him nor has he ever filed for bankruptcy. Steve does serve on the board of various charities, receives no compensation, nor does it involve a substantial amount of his time. Neither Adviser nor any of its supervised persons is compensated in any way other than the investment advisory fees described above. Steven's compliance related activities are supervised by Teresa Burch, Chief Compliance Officer (CCO). Teresa Burch can be contacted at 816-931-2266.

Steven P. Franke. Steve was born in 1974. He graduated from Rockhurst University in 1996 with a BSBA Finance, Economics and Management. Steve has been a portfolio manager with Atwood & Palmer, Inc. since 1996. Steve has no legal, criminal, civil or disciplinary action against him nor has he ever filed for bankruptcy. Steve does serve on the board of numerous not-for-profit organizations, receives no compensation, nor does it involve a substantial amount of his time. Neither Adviser nor any of its supervised persons is compensated in any way other than the investment advisory fees described above. Steven's compliance related activities are supervised by Teresa Burch, Chief Compliance Officer (CCO). Teresa Burch can be contacted at 816-931-2266.

Spencer A. Jones. Spencer was born in 1971. He graduated from Southern Methodist University in 1993 with a BSBA Business Administration. Spencer has been a portfolio manager with Atwood & Palmer, Inc. since 2004. He earned the designation of a Chartered Financial Analyst (CFA) in 2005. Spencer has no legal, criminal, civil or disciplinary action against him, nor has he ever filed for bankruptcy. Spencer serves on various charitable committees and as the Treasurer for the City of Mission Hills, KS. These endeavors provide no compensation, nor does it involve a substantial amount of his time. Neither Adviser nor any of its supervised persons is compensated in any way other than the investment advisory fees described above. Spencer's compliance related activities are supervised by Teresa Burch, Chief Compliance Officer (CCO). Teresa Burch can be contacted at 816-931-2266.

Peter J. Sowden. Peter was born in 1971. He graduated from Miami University in 1993 with a BSBA Business Administration. Peter has been a portfolio manager with Atwood & Palmer, Inc. since 2006. He earned the designation of a Chartered Financial Analyst (CFA) in 2008.

Peter has no legal, criminal, civil or disciplinary action against him, nor has he ever filed for bankruptcy. Peter does serve on various charitable committees, receives no compensation, nor does it involve a substantial amount of his time. Neither Adviser nor any of its supervised persons is compensated in any way other than the investment advisory fees described above. Peter's compliance related activities are supervised by Teresa Burch, Chief Compliance Officer (CCO). Teresa Burch can be contacted at 816-931-2266.

Evan R. Lang. Evan was born in 1991. He graduated from Texas Christian University's Neeley School of Business and John V. Roach Honors College in 2014 with a Bachelor's in Business Administration. Evan has been a portfolio manager with Atwood & Palmer, Inc. since 2024. He earned the designation of a Chartered Financial Analyst (CFA) in 2018. Evan has no legal, criminal, civil or disciplinary action against him, nor has he ever filed for bankruptcy. Evan does serve on a not-for-profit committee, receives no compensation, nor does it involve a substantial amount of his time. Neither Adviser nor any of its supervised persons is compensated in any way other than the investment advisory fees described above. Evan's compliance related activities are supervised by Teresa Burch, Chief Compliance Officer (CCO). Teresa Burch can be contacted at 816-931-2266.

Matthew T. Eilert. Matthew was born in 2001. He graduated from the University of Kansas School of Business and Jack Dicus Business Honors Program in 2024 with a Bachelor's in Business in Finance and Business Analytics. Matthew has been an investment counselor with Atwood & Palmer, Inc. since 2025. Matthew has no legal, criminal, civil or disciplinary action against him, nor has he ever filed for bankruptcy. Neither Adviser nor any of its supervised persons is compensated in any way other than the investment advisory fees described above. Matthew's compliance related activities are supervised by Teresa Burch, Chief Compliance Officer (CCO). Teresa Burch can be contacted at 816-931-2266.