

# **Volt Wealth Management, LLC**

750 B Street, Suite 3300  
San Diego, CA 92101  
619-850-5952 / 877-216-5535  
[info@voltwealth.com](mailto:info@voltwealth.com)

## **Item 1: Firm Brochure (Part 2A of Form ADV)**

**May 2012**

This brochure provides information about the qualifications and business practices of Volt Wealth Management, LLC. If you have any questions about the contents of this brochure, please contact us at: (619) 850-5952, or by email at [info@voltwealth.com](mailto:info@voltwealth.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 Volt Wealth Management, LLC. is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Item 2: Material Changes**

Volt Wealth Management, LLC is required to advise you of any material changes to our Firm Brochure ("Brochure") from our last annual update, identify those changes on the cover page of our Brochure or on the page immediately following the cover page, or in a separate communication accompanying our Brochure. We must state clearly that we are discussing only material changes since the last annual update of our Brochure, and we must provide the date of the last annual update of our Brochure.

Please note that we do not have to provide this information to a client or prospective client who has not received a previous version of our brochure.

### **Last Annual Amendment Filing: March 2, 2012**

We are switching from SEC registration to California State registration.

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## **Item 4: Advisory Business**

### **Firm Description**

Volt Wealth Management LLC. was founded in 2010 by Paul Tracey and Griffin Meyers. They are currently the only two employees and Paul Tracey holds the Certified Financial Planner™ designation. The firm is federally registered with the State of California as a Registered Investment Adviser.

Volt Wealth Management LLC. provides personal investment management and financial planning to individuals, families and their related entities, trusts and estates, and family businesses. Volt Wealth Management LLC works with clients primarily in an investment management role. However, it also assists in defining financial objectives and applying strategies for reaching those objectives, some of which may include: identification of financial problems, cash flow and budget management, tax planning, risk exposure review, investment management, education funding, retirement planning, estate planning, charitable goals, special needs planning, and/or other issues specific to the client.

The firm's compensation is solely from fees paid directly by clients. The firm does not receive commission based on the client's purchase of any financial product, including insurance. No commissions in any form are accepted. No referral fees are paid or accepted. No benefits are received from custodians/broker-dealers based on client securities transactions ("soft dollar benefits").

Assets under the direct management of Volt Wealth Management LLC. are held by an independent custodian, Fidelity Investments, in the client's name. Volt Wealth Management LLC. does not act as a custodian of client assets.

We may recommend other professionals (e.g., lawyers, accountants, insurance agents, real estate agents, etc.) at the request of the client. Other professionals are engaged directly by the client on an as-needed basis even when recommended by the Advisor. Conflicts of interest will be disclosed to the client and managed in the best interest of the client.

### **Principal Owners**

Paul Tracey and Griffin Meyers are equal, 50% partners in Volt Wealth Management LLC. There are no intermediate subsidiaries.

### **Types of Advisory Services**

The primary type of advisory service offered by Volt Wealth Management LLC. is investment management services (i.e. "asset management"). Volt Wealth Management LLC. also provides financial planning assistance, when needed. This service is an added benefit when engaged in a relationship with Volt Wealth Management LLC. and clients do not pay an additional fee.

In performing its services, Volt Wealth Management LLC. is not required to verify any information received from the client or from the client's other professionals. Each client is advised that it remains his/her responsibility to promptly notify Volt Wealth Management LLC. when there is any change in his/her financial situation and/or financial objectives for the purpose of reviewing, evaluating, or revising previous recommendations and/or services.

All material conflicts of interest under CCR Section 260.238 (k) are disclosed below regarding our firm, our representatives or our employees, which could be reasonably expected to impair the rendering of unbiased and objective advice. To comply with CCR Section 260.238(j), we disclose that lower fees for comparable services may be available from other sources.

The following is how a typical Volt Wealth Management LLC. relationship works with clients:

### **Investment Management Services**

Investment management is Volt Wealth Management LLC.'s primary service offered to clients. Each client's individual situation is considered and a customized portfolio is developed for them. Clients complete an investor profile to aid in assessing the client's financial situation and goals. The Volt Wealth Management LLC. investment policy statement outlines the strategies used to attain each client's personal goals.

### **Financial Planning**

Financial planning is not a stand alone service offered by Volt Wealth Management LLC. As financial planning needs arise, Volt Wealth Management LLC. will assist in the process by offering guidance and recommendations. As added value, this service is included when engaging in a relationship with Volt Wealth Management LLC. and the only fee clients pay is for investment management services rendered. During the financial planning process we may recommend other professionals (e.g., lawyers, accountants, insurance agents, real estate agents, etc.) at the request of the client. Other professionals are engaged directly by the client on an as-needed basis even when recommended by the Advisor. Conflicts of interest will be disclosed to the client and managed in the best interest of the client.

Financial planning may include identification of financial problems, cash flow and budget management, tax planning, risk exposure review, education funding, retirement planning, estate planning, charitable goals, special needs planning or other issues specific to the client. Recommendations are given in each area specifically requested by the client.

CCR Section 260.235.2 requires that we disclose to our financial planning clients that a conflict of interest exists between us and our clients. The client is under no obligation to act upon the investment adviser's recommendation. If the client elects to act on our recommendations, the client is under no obligation to effect the transaction through us.

### **Tailored Relationships**

At Volt Wealth Management LLC., advisory services are tailored to the individual needs of clients. Client goals and objectives are clarified in meetings and via correspondence, and are used to determine the course of action for each individual client. The goals and objectives for each client are documented in our client relationship management system and in client files, either in hard copy or in electronic files.

Clients may impose restrictions on investing in certain securities or types of securities. This must be done in writing and be signed by the client. Agreements may not be assigned without client consent.

### **Managed Assets**

As of December 31, 2011, Volt Wealth Management LLC. managed approximately \$37,254,276. Approximately \$5,950,203 is managed on a discretionary basis and \$31,304,073 on a non-discretionary basis.

## **Item 5: Fees & Compensation**

### **Description**

Volt Wealth Management LLC. bases its fees on a percentage of "Assets Under Management". All fees are negotiable.

### **Investment Management Services**

Fees are calculated as a percentage of "Assets Under Management" on a sliding scale, each quarter, as follows:

<b>Assets Under Management</b>	<b>Quarterly Advisory Fee</b>
\$0 to \$5,000,000	0.375 %
Over \$5,000,000	0.250 %

### **Financial Planning**

This is not billed separately and is included as an added service when engaged in a relationship with Volt Wealth Management LLC.

### **Fee Billing**

Clients are billed on a quarterly basis in advance. If a client engages before the end of the quarter, the first fee payable will be prorated and billed in arrears. Unless the client requests direct billing, fees will be automatically deducted from the brokerage account.

### **Other Fees**

Custodians may charge transaction fees on purchases or sales of certain mutual funds, stocks, bonds, exchange-traded funds and options. These transaction charges are usually relatively small and are incidental to the purchase or sale of a security. In some cases, custodians also charge monthly, quarterly or annual custody fees. Fees for custody are disclosed to clients when this type of arrangement is recommended.

Mutual funds and exchange traded funds generally charge a management fee for their services as investment managers. The management fee is included in the expense ratio. Mutual fund fees also include transaction charges for the purchase or sale of securities within the fund and may charge other fees as disclosed in the fund prospectus. These fees are in addition to the fees paid by the client to Volt Wealth Management LLC.

Please see the section entitled "Brokerage Practices" on page 9 of this brochure.

### **Past Due Accounts and Termination of Agreement**

Volt Wealth Management LLC. reserves the right to stop work on any account that is more than 60 days overdue. In addition, Volt Wealth Management LLC. reserves the right to terminate any investment management engagement where a client has willfully concealed or has refused to provide pertinent information about financial situations when necessary and appropriate to providing proper financial advice, per the judgment of Volt Wealth Management LLC. Clients may terminate their agreement at any time by providing written notice. Terminating clients will receive refunds on a pro-rata basis for prepaid services.

### **Compensation for Sales of Investment Products**

The firm's compensation is solely from fees paid directly by clients. The firm does not receive commission based on the client's purchase of any financial product, including insurance. No commissions in any form are accepted.

## **Item 6: Performance-Based Fees & Side-By-Side Management**

Volt Wealth Management does not use a performance-based fee structure because of the potential conflict of interest. Performance-based compensation may create an incentive for the adviser to recommend an investment that may carry a higher degree of risk to the client. However, the nature of asset-based fees allows Volt Wealth Management LLC. to participate in the growth of the client's wealth. This also means that our fees can decline when the client's portfolio declines in value.

## **Item 7: Types of Clients & Account Requirements**

Volt Wealth Management LLC. generally provides investment advice to individuals, families, trusts and estates. Advice may extend to entities related to the client such as small businesses and charitable organizations, including foundations and endowments. Client relationships vary in scope and length of service. Volt Wealth Management LLC. has a minimum dollar value of assets for opening an account, which is \$100,000. Exceptions to this minimum may be considered on a client to client basis.

## **Item 8: Methods of Analysis, Investment Strategies & Risk of Loss**

### **Methods of Analysis**

Security analysis methods at Volt Wealth Management LLC. include fundamental, technical and sentiment analysis. The main sources of information include fund prospectuses, research reports, inspections of corporate activities, financial newspapers and magazines, research materials prepared by others, filings with the Securities and Exchange Commission, and annual reports.

### **Investment Strategies**

The primary investment strategies we use for client accounts focuses on tactical asset allocation. We may use exchange-traded funds (ETF's), stocks, individual fixed income investments and equity options (covered and uncovered). Portfolios are generally diversified to control the risk associated with traditional markets.

The investment strategy for a specific client is based upon the objectives, income needs, and tax situation stated by the client during consultations. The client may change these objectives at any time. The client's goals and objectives are recorded during meetings and via correspondence with the client. Each client portfolio is constructed solely for that client.

### **Risk of Loss**

All investment programs have certain risks that are borne by the investor. Our investment approach keeps the risk of loss in mind. However, as with all investments, clients face investment risks including the following: Loss of Principal Risk, Interest-rate Risk, Market Risk, Inflation Risk, Currency Risk, Reinvestment Risk, Business Risk, Liquidity Risk, and Financial Risk.

## **Item 9: Disciplinary Information**

The firm and its employees have not been involved in any legal or disciplinary events related to past or present activities.

## **Item 10: Other Financial Industry Activities & Affiliations**

### **Activities**

Volt Wealth Management LLC. does not participate in any other industry business activities. However, Paul Tracey and Griffin Meyers are 50% equal partners in a consulting business that assists other advisory firms grow their businesses.

### **Affiliations**

Volt Wealth Management LLC. does not have arrangements that are material to its advisory business or its clients with any related person. We may at times recommend unrelated, third party investment managers who have a greater expertise in certain disciplines when appropriate for the client; we do not receive any compensation for the recommendation or selection of these investment advisors.

## **Item 11: Code of Ethics, Participation or Interest in Client Transactions & Personal Trading**

### **Code of Ethics**

The employees of Volt Wealth Management LLC. have committed to a Code of Ethics and "Fiduciary Duty". The key points are: putting the clients' interest first, objectivity, confidentiality, competence, fairness and suitability, integrity and honesty, regulatory compliance, full disclosure, and professionalism. CFP® designees are also held to a Code of Ethics as outlined by the CFP® Board of Standards. The firm will provide a copy of the Code of Ethics to any client or prospective client upon request.

### **Participation or Interest in Client Transactions**

Volt Wealth Management LLC. and its employees may at times buy or sell securities that are also held by clients. Employees may not trade their own securities ahead of client trades. Employees comply with the provisions of the Volt Wealth Management LLC. "Compliance Manual".

The Chief Compliance Officer of Volt Wealth Management LLC. is Paul Tracey. Paul reviews all employee trades each quarter. His personal trades are reviewed by COO Griffin Meyers. The personal trading reviews ensure that the personal trading of employees was not based on inside information and that clients of the firm receive preferential treatment. The trades are not of a significant enough value to affect the securities markets.

## **Item 12: Brokerage Practices**

### **Selecting Brokerage Firms**

Volt Wealth Management LLC. does not have any affiliation with product sales firms. Specific custodian recommendations are made to clients based on their need for such services. Volt Wealth Management LLC. recommends custodians based on the proven integrity and financial responsibility of the firm, best execution of orders at reasonable commission rates, and the quality of client service.

Volt Wealth Management LLC. recommends discount brokerage firms such as Fidelity Investments. Volt Wealth Management LLC. does not receive fees or commissions from any of these arrangements, although Volt Wealth Management LLC. may benefit from electronic delivery of client information, electronic trading platforms and other services provided by custodians for the benefit of clients. Volt Wealth Management LLC. may also benefit from other services provided by custodians, such as research, continuing education, and practice management advice. These benefits are standard in a relationship with these custodians and are not in return for client recommendations or transactions.

Volt Wealth Management LLC. reviews the execution of trades at the custodian annually. Trading fees charged by the custodians are also reviewed on an annual basis. Volt Wealth Management LLC. does not receive any portion of the trading fees.

### **Soft Dollars**

Volt Wealth Management LLC. does not receive soft dollar benefits from the custodians to whom we recommend clients.

### **Directed Brokerage**

We do not direct brokerage for specific client transactions. When more than one account is trading a particular stock, ETF or option on the same day, block trading may be used to get identical pricing on the trades.



## **Item 13: Review of Accounts or Financial Plans**

### **Periodic Reviews**

The frequency of reviews is individually negotiated with each client. The general interval is quarterly.

Account reviews are performed by Paul Tracey and Griffin Meyers. All investment plans are reviewed by Paul Tracey prior to distribution to clients. The number of households for which each reviewer is responsible varies.

### **Review Triggers**

Account reviews are performed more frequently when market conditions dictate, or when a client's objectives change. A review may be triggered by client request, changes in market condition, new information about an investment, changes in tax laws, or other important changes.

### **Regular Reports**

Written reports are sent to clients based on their negotiated frequency of reviews. The reports may consist of an individualized letter summarizing the results of the review and our general thoughts on the economy, a statement of holdings from our portfolio accounting software, an asset allocation analysis, tax-related information, portfolio graphs, or other reports as needed.

## **Item 14: Client Referrals & Other Compensation**

### **Incoming Referrals**

Volt Wealth Management LLC. has been fortunate to receive client referrals. The referrals have come from current clients, estate planning attorneys, accountants, employees, personal friends of employees and other sources. The firm does not pay for referrals.

### **Referrals to Other Professionals**

Volt Wealth Management LLC. does not accept referral fees or any form of remuneration from other professionals when a prospect or client is referred to them.

## **Item 15: Custody**

### **Account Statements**

All assets are held at qualified custodians, who provide account statements directly to clients at their address of record at least quarterly. Clients are encouraged to carefully review the statements provided by their custodians.

### **Statements Provided by Volt Wealth Management LLC**

Clients are at times provided account related statements that are generated from our portfolio accounting and financial planning software. Clients are urged to compare the statements they receive from us to those they receive from their qualified custodians.

## **Item 16: Investment Discretion**

### **Discretionary Authority for Trading**

Volt Wealth Management LLC. accepts discretionary authority to manage securities accounts on behalf of clients. Volt Wealth Management LLC. has the authority to determine, without obtaining specific client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold. However, if discretionary authority or a limited power of attorney has not been given, Volt Wealth

Management LLC. consults with the client prior to each trade to obtain concurrence. Discretionary trading authority facilitates placing trades in clients' accounts on their behalf so that we may promptly implement the investment policy that they have approved. In all cases, prior to management, clients are provided with an opportunity for review and discussion of the Volt Wealth Management LLC. investment policy statement that describes the guidelines as to how the clients account will be managed.

### **Limited Power of Attorney**

Clients must sign a limited power of attorney before Volt Wealth Management LLC. is given discretionary authority. The limited power of attorney is included in the account application from our main custodian, Fidelity Investments.

## **Item 17: Financial Information**

### **Financial Condition**

Volt Wealth Management LLC. does not have any financial impairment that will preclude the firm from meeting contractual commitments to clients. A balance sheet is not required to be provided because Volt Wealth Management LLC. does not serve as a custodian for client funds or securities and does not require prepayment of fees of more than \$1,200 per client, six months or more in advance.

## **Item 18: Voting Client Securities**

### **Proxy Votes**

Volt Wealth Management LLC. does not vote client proxies. Therefore the clients maintain exclusive responsibility for: (1) directing the manner in which proxies solicited by issuers of securities beneficially owned by the client shall be voted, and (2) making all elections relative to any mergers, acquisitions, tender offers, bankruptcy proceedings or other type events pertaining to the client's investment assets. Therefore, Volt Wealth Management LLC. and/or the client shall instruct the client's qualified custodian to forward to the client copies of all proxies and shareholder communications relating to the client's investment assets.

## **Item 19: Requirements For State-Registered Advisers**

Identification of each of our principal executive officers and management persons, and description of their formal educations and business backgrounds.

### **Education and Business Standards**

Volt Wealth Management LLC. generally requires a college degree and/or five (5) years of equivalent industry experience for someone to become an investment advisory representative with the firm. In addition, all investment advisory representatives must have obtained all required licenses or a professional designation such as the CFP®

### **Griffin Meyers**

Born 1974

### **Business Experience**

02/2010 – Present	Volt Wealth Management – Owner & Investment Adviser Representative
03/2006-02/2010	Horan Capital Management, Baltimore, MD, Vice President
09/2004-03/2006	Churchill Management Group, Los Angeles, CA, Vice President
10/2003-09/2004	TD Waterhouse, Denver, CO, Director
10/1997-10/2003	Charles Schwab, Denver CO, Manager

**Education**

1996 – State University of New York, Buffalo: Bachelor of Science in Business

**Professional Licensing**

1996 – Colorado Life & Variable

1996 – Series 6, Series 63

1998 – Series 7

2001 – Series 9, Series 10

2004 – Series 66

**Paul Tracey, CFP®**

Born 1971

**Business Experience**

01/2010 – Present	Volt Wealth Management – CEO, San Diego, CA Money Management/Sales/Client Services
01/2005 to 12/2009	Horan Capital Management – President, Baltimore, MD Money Management, Sales and Client Services
01/2000 to 01/2005	Churchill Management – Senior Vice President, Los Angeles CA Money Management/Client Services

**Education**

1992 – University of California, Irvine: BA Psychology

**Professional Licensing**

1999 – Series 7 Exam

1999 – Series 63 Exam

2001 – Certified Financial Planner, (CFP®)

**Professional Certifications**

Employees have earned certifications and credentials that are required to be explained in further detail.

**CERTIFIED FINANCIAL PLANNER™**

CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s

- knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals. Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:
- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services

Description of any business in which we are actively engaged (other than giving investment advice) and the approximate amount of time spent on that business.

We have nothing to disclose in this regard.

In addition to the description of our fees in response to Item 5 of Part 2A, if our firm or a supervised person is compensated for advisory services with performance-based fees, we must explain how these fees will be calculated. Further, we must disclose specifically that performance-based compensation may create an incentive for the adviser to recommend an investment that may carry a higher degree of risk to the client.

We do not charge performance-based fees.

If our firm or a management person has been involved in one of the events listed below, we must disclose all material facts regarding the event.

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:

We have nothing to disclose in this regard.

2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:

We have nothing to disclose in this regard.

In addition to any relationship or arrangement described in response to Item 10.C. of Part 2A, we must describe any relationship or arrangement that our firm or any of our management persons have with any issuer of securities that is not listed in Item 10.C. of Part 2A.

We have nothing to disclose in this regard.

## **Business Continuity Plan**

### **General**

Volt Wealth Management LLC. has a Business Continuity Plan in place that provides detailed steps to mitigate and recover from the loss of office space, communications, and services.

### **Disasters**

The Business Continuity Plan covers significant business disruptions (SBD's) such as natural disasters including snow storms, hurricanes, tornados, fire, and flooding. The Plan covers man-made disasters such as loss of electrical power, loss of water pressure, fire, bomb threat, nuclear emergency, chemical event, biological event, communications line outage, Internet outage, railway accident and aircraft accident. Electronic files are backed up daily and archived on and offsite.

### **Alternate Offices**

Alternate work locations are identified to support ongoing operations in the event the main office is unavailable.

## **Information Security Program**

### **Information Security**

Volt Wealth Management LLC. maintains an information security program to reduce the risk that personal and confidential information may be breached.

### **Privacy Notice**

Volt Wealth Management LLC. is committed to maintaining the confidentiality, integrity and security of the personal information that is entrusted to us. The categories of nonpublic information that we collect from our clients may include information about personal finances, information about health to the extent that it is needed for the financial planning process, information about transactions between clients and third parties, and information from consumer reporting agencies, e.g., credit reports. We use this information to help our clients meet their personal financial goals.

With our clients' permission, we disclose limited information to attorneys, accountants, and mortgage lenders with whom they have established a relationship. Clients may opt out from our sharing information with these nonaffiliated third parties by notifying us at any time by telephone, mail, fax, email, or in person. With client permission, we share a limited amount of information with the client's brokerage firm in order to execute securities transactions on your behalf.

We maintain a secure office to ensure that our clients' information is not placed at unreasonable risk. We employ a firewall barrier, secure data encryption techniques and authentication procedures in our computer environment.

We do not provide personal information to mailing list vendors or solicitors. We require strict confidentiality in our agreements with unaffiliated third parties that require access personal information, including financial service companies, consultants, and auditors. Federal and state securities regulators may review our Company records and personal records as permitted by law.

Personally identifiable information will be maintained while still a client of Volt Wealth Management and for the required period thereafter that records are required to be maintained by federal and state securities laws. After that time, information may be destroyed.

We will notify our clients in advance if our privacy policy is expected to change. We are required by law to deliver this Privacy Notice to our clients annually, in writing.