

# Form ADV Part 2A Brochure

Trinity Wealth Advisors, L.L.C.

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314-966-0033

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This Brochure provides information about the qualifications and business practices of Trinity Wealth Advisors, L.L.C. If you have any questions about the contents of this Brochure, please contact us at 314-966-0033. 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.

Trinity Wealth Advisors is a registered investment adviser. Registration as an investment adviser does not imply any level of skill or training. The oral and written communications of an adviser provide you with information from which you can determine whether to hire or retain an adviser.

Additional information about Trinity Wealth Advisors is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Item 2 – Material Changes**

This Brochure, dated July 18, 2014, represents an amendment to Trinity Wealth Advisors, LLC's previously published annual update Brochure.

Since the filing of the firm's last annual update Brochure on March 04, 2014, we have made various minor updates but no material changes were made.

Pursuant to SEC regulations, we will deliver to you a summary of any materials changes to this and subsequent Brochures within 120 days of the close of our fiscal year. We may further provide other ongoing disclosure information about material changes as necessary. All such information will be provided to you free of charge.

Currently, our Brochure may be requested by contacting us at (314) 966-0033.

Additional information about Trinity Wealth Advisors is also available via the SEC's web site [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The SEC's web site also provides information about any persons affiliated with Trinity Wealth Advisors who are registered as investment adviser representatives of the firm.

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## Item 4 – Advisory Business

Trinity Wealth Advisors, L.L.C. (CRD # 109452) (Trinity) is registered as an investment adviser with the United States Securities and Exchange Commission. Trinity is based in Missouri and is organized as a Limited Liability Company under the laws of the State of Missouri and the United States of America. The firm has been in business since 1997 and currently has 8 employees.

Trinity's main office and place of business is located at 132 W. Washington Avenue, Suite 200, St. Louis, Missouri 63122. Regular business hours are from 8:00am to 5:00pm Monday through Friday. The firm can be contacted by phone at (314) 966-0033 and by fax at (314) 966-4896.

Trinity's principal owner is James E. Matush, Jr., although the firm's ownership includes other stockholding partners. Trinity offers three family wealth management services:

- Wealth Coaching
- Advanced Wealth Coaching
- Portfolio Design & Management

Individually, each service addresses a set of specific issues regarding the well-being of a family's wealth. All three have been created to protect and grow that wealth, and they are designed to function either as interrelated parts or as distinctive components. Depending on a client's personal situation, Trinity might recommend the use of one specific strategy or a combination of these unique methods to achieve their objectives.

### Wealth Coaching

A single-generational management process, Wealth Coaching moves a client through four stages:

Discovery - clarifies all relevant factors impacting a client's personal goals and objectives.

Creative Solutions - leverages that clarity to make appropriate and wise decisions.

Strategic Deployment - converts those decisions into positive actions.

Results Management - maximizes a client's confidence by managing and monitoring the results.

As part of their Wealth Coaching process, Trinity provides comprehensive financial planning services as needed including insurance needs analysis and product recommendations, qualified plan options and recommendations, and estate planning techniques and solutions to minimize estate tax impact.

### Advanced Wealth Coaching

This multi-generational management process engages the same four stages of the Wealth Coaching process but expands them to incorporate greater complexity. Legacy planning for a client's children and grandchildren as well as charitable strategies are integral parts of this process.

The main purpose of Advanced Wealth Coaching is to identify and perpetuate the uniqueness of the multi-generational family, passing that family's values onto future generations. With Advanced Wealth Coaching, Trinity frequently becomes a “most trusted advisor” through our coordination of the advice, activities, philosophies, and documentation of a client's other professional advisors.

### Portfolio Design & Management

Portfolio Design & Management is not only for Wealth Coaching clients, but also for those interested solely in the professional management of personal investment assets. The allocation performance of a family's investment assets should be constructed and monitored to accomplish their life's objectives. To accomplish this, Trinity employs an array of discretionary and non-discretionary investment strategies including tactical and strategic institutionally managed mutual funds, individual stocks and bonds, exchange-traded funds, REITS, precious metals, hedge funds and private placements.

As of December 31, 2013, Trinity managed approximately \$179,500,000, of which approximately \$173,100,000 was managed on a discretionary basis and \$6,400,000 was managed on a non-discretionary basis. Trinity also provides advisory services on approximately \$40,500,000 in other assets.

## **Item 5 – Fees and Compensation**

### **General Fee Information**

Fees and the assets they apply to are disclosed to the client before entering into any advisory services contract and may be subject to change. Fees are usually payable quarterly in advance, although on some platforms and in some other instances fees may be payable in arrears. Fees are generally deducted from a client's account, although in some cases may be direct billed. All Trinity fees are negotiable based on the scope of the engagement. Upon termination, any unearned fees are returned, prorated for the time period not utilized. Depending on the platform used, accounts will generally incur incidental fees (custodial, transaction, program, etc.) which are in addition to Trinity's fee, but these fees will be fully disclosed to the client if applicable.

Trinity's fee rate may be as high as 1.35% of assets it oversees and/or is under management, but it is frequently less depending on the services rendered, the value of the assets managed, and whether outside managers are used. Custodial fees range from 0.0% to 0.25% depending on the custodian used and as mentioned above are in addition to Trinity's fees. Trinity does not receive any portion of the custodial fees.

Occasionally, Trinity may refer clients to other asset managers and instead of charging a fee will receive a portion of the fee charged by the manager. These managers typically charge the client a 2% annual management fee, and in some cases, an additional performance fee. Trinity receives a portion of this manager's fee as a referral or solicitor fee.

### **Wealth Coaching, Advanced Wealth Coaching, Portfolio Design & Management**

Depending upon the complexity of the task(s), the client is charged a fee based on the assets that we oversee whether we hold those assets with our preferred custodians or not. Such assets might include mutual funds, exchange traded funds, individual securities, variable annuity sub-accounts, private placements, money market funds, etc. Further consideration will be given to overall fees incurred by the client, and adjustments can be made, for example, if a Trinity representative has received a commission related to any asset in the account.

### **Third-Party Investment Managers and Sub Advisors**

Trinity often recommends or selects third-party investment managers and or sub advisors who provide specialized discretionary management of Client portfolios. When a sub-advisor is recommended or selected, the applicable fee paid by the Client will be subject to

a sub-advisory agreement between Trinity and the sub-advisor, and will be disclosed in advance. When a third party manager is recommended or selected, the applicable fee paid by the Client will be subject to a third party management agreement between the Client and the third party manager, and will be disclosed in advance. Third party management arrangements may be made directly or through outside provider platforms.

Third-party investment managers and sub-advisors charge fees that vary depending on the manager and type of assets managed. The maximum asset based fees are less than 1.25% annually, and separate from Trinity's fee, regardless of whether a third party manager is used (i.e. Client contracts with manager) or a Trinity sub-advisor is used (i.e. Trinity contracts with manager).

Some of these managers or the platforms that provide them may set minimum fee amounts or have a minimum account size.

As mentioned above, Trinity may occasionally refer clients to other asset managers and instead of charging a fee will receive a portion of the fee charged by the manager.

Please consult your Trinity Wealth Advisors' Investment Management Proposal for specific fees charged.

Details about each third party manager or sub-advisor, including their fees and business practices, are available in each manager's Form ADV Part 2A Brochure. These may be obtained from that manager, us, or via the SEC's web site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### Financial Planning

In addition to rendering investment advice, Trinity provides comprehensive financial planning services including insurance needs analysis and product recommendations, qualified plan options and recommendations, and estate planning techniques and solutions to minimize the estate tax impact. Fees for financial planning include a one-time fee of \$3,000 or less. Financial planning retainers are available and typically charged on a quarterly basis. Financial planning retainer fees are negotiable.

## **Item 6 – Performance-Based Fees and Side-By-Side Management**

Trinity does not charge performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client), and consequently does not simultaneously manage performance based and non performance based accounts.

## **Item 7 – Types of Clients**

Trinity generally works with individuals and their families to help them reach their investment goals.

The minimum investment required for new family relationship accounts is \$400,000. The minimum investment required for an individual relationship account is \$25,000. These minimums can be waived at times, particularly for legacy clients.

As noted in Item 5 above, some third-party investment managers and sub-advisors may also set a minimum fee amount or a minimum account size.

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

Trinity's investment strategy is to actively manage client assets subject to a client's individual situation. To implement this strategy, Trinity may use long term or short term securities purchases, may use outside investment managers, or may use other types of investments. We use a variety of analytical methods when researching investments, including charting, technical, fundamental and cyclical investment analysis.

Each outside investment manager will employ their own strategies and methods of analysis when implementing their respective investment strategies.

Certain trading strategies can affect investment performance through increased brokerage and other transaction costs. However, each client's propensity for risk is evaluated, documented, and considered throughout the portfolio implementation process.

Investing in securities involves risk of loss that clients should be prepared to bear. Such risks include market risk, interest rate risk, liquidity risk, currency risk, and political risk, among others.



No investment strategy can assure a profit or avoid a loss.

## **Item 9 – Disciplinary Information**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to the evaluation of the firm or the integrity of its management. Trinity is currently not subject to, nor has ever been subject to, any legal or disciplinary events of a material nature.

## **Item 10 – Other Financial Industry Activities and Affiliations**

### *Trinity Wealth Securities*

Some of Trinity's principal executive officers and advisory representatives are also registered representatives of their related FINRA registered broker/ dealer, Trinity Wealth Securities, L.L.C. (TWS). Trinity Wealth Securities, L.L.C. is owned by principals of TWA. In their capacity as TWS representatives, they may effect securities transactions for individuals and entities who may be clients of Trinity.

If securities transactions are effected, the TWS representative will receive the customary commissions paid in connection with the securities transactions effected, which may include 12b-1 shareholder servicing fees from mutual funds. These fees are paid for the servicing of client accounts whose assets are invested in those mutual funds. Such commissions will be paid directly to the representative by TWS.

The receipt of these commissions may give us an incentive to recommend that you purchase certain securities based on our interests rather than yours, which is a potential conflict of interest. However, our clients are under no obligation to purchase products recommended by our associated persons or to purchase products through our associated persons. Furthermore, in instances where clients have paid commissions related to particular assets, consideration will be given with respect to ongoing advisory fees charged by Trinity. Overall though, we endeavor to make recommendations that are in the best interests of our clients, and are consistent with our clients' needs.

### Quantum Wealth Management

Mr. Thomas Grady, an officer of Trinity Wealth Management, is also the owner and Principal of his own investment advisory firm, Quantum Wealth Management, L.L.C. Currently the two firms do not have any mutual arrangements, but may in the future refer certain Trinity clients to one or more platforms managed by Quantum.

### A. Smith and Associates, Inc.

One of Trinity's partners, Alan Smith, is also the owner of an insurance agency, A. Smith and Associates, Inc. Clients should be aware that any recommendations regarding purchases of insurance products carry with them an inherent risk for a conflict of interest, if a client purchases products from the related agency. No client is obligated in any way to obtain any recommended insurance products from the related agency.

## **Item 11 – Code of Ethics**

### **Code of Ethics**

Trinity has adopted and maintains a Code of Ethics expressing the firm's commitment to ethical conduct. Trinity's Code of Ethics describes the firm's fiduciary duties and responsibilities to clients, and details practices for reviewing the personal securities transactions of supervised persons with access to client information. The Code also requires compliance with applicable securities laws, addresses insider trading, and details possible disciplinary measures for violations. Trinity will provide a complete copy of its Code of Ethics to any client upon request to the Chief Compliance Officer.

### **Trading Conflicts of Interest**

Trinity's associated persons may recommend to clients the purchase of investment products in which a related person or entity may receive compensation. Certain mutual funds and variable annuities may make payments to broker-dealers as compensation for distribution or administrative services which may be paid out of the fund's assets ("12b-1 fees"). A fund that generally imposes a front-end sales charge but waives that sales charge may bear 12b-1 fees in excess of .25% (the maximum allowed for no-load funds).

Because of these compensation arrangements, a potential conflict of interest exists in connection with the recommendation of certain mutual fund investments or variable annuities for a client's account.

To address this potential conflict, the 12b-1 fee, deferred sales charges and other fee arrangements will be fully disclosed to the client in advance, and compensation arrangements are structured to be consistent with securities laws. In addition, such charges are described in the applicable fund's prospectus. Furthermore, Trinity's fees are generally equivalent to, or may be waived or offset by, fees or commissions earned.

Individuals associated with TWA are also permitted to buy or sell securities for their personal accounts identical to or different than those recommended to clients. However, no person employed by TWA is allowed to favor his or her own interest over that of a client or make personal investment decisions based on the investment decisions of advisory clients.

In order to address potential conflicts of interest, TWA requires that associated persons with access to advisory recommendations provide annual securities holdings reports and quarterly transaction reports to the firm's Chief Compliance Officer for review.

## **Item 12 – Brokerage Practices**

Trinity does not maintain custody of client assets. Instead, we require all client assets be maintained in an account at a non affiliated “qualified custodian”, a broker dealer or bank. Trinity generally recommends that clients establish brokerage accounts with Pershing Advisor Solutions, SEI, Fidelity Brokerage Services or the Schwab Institutional division of Charles Schwab & Co., Inc. (Schwab), all registered broker-dealers, members SIPC/NYSE, but assets may be held elsewhere. While we may recommend certain brokers or custodians, you will ultimately decide whether to do so and will open your account with them by entering into an account agreement directly with them. Although Trinity cannot actually open accounts for you, we can assist you in opening an account.

When recommending brokers or custodians for its clients, Trinity considers many different factors including quality of service, services offered, execution quality, transaction costs, reputation of the firm, financial resources, and stability, among others. In determining the reasonableness of a broker’s compensation, we consider the overall cost to you relative to the benefits you receive, both directly and indirectly, from the broker.

### Your Brokerage and Custody Costs

Our clients receive various services directly from our custodians. Compensation to the custodians for these services is generally provided by the mutual fund companies the client holds, a small asset-based fee, or by charging commissions or other fees on trades that the custodian executes. In all cases minimum annual fees may apply. Fee structures vary by custodian, but are typically preferential to you because of the larger amount of assets we hold with our custodians.

Since our custodians charge you a fee for each trade that we have executed by a different broker-dealer, we have the custodian execute most trades for your account in order to minimize your trading costs.

We have determined that having the custodian execute most trades is consistent with our duty to seek “best execution” of your trades. Best execution means seeking the most favorable terms for a transaction based on all relevant factors, including those listed above.

### Products and Services Available to Us from Platform Providers/Custodians

Our custodians provide us and our clients with access to its institutional brokerage services like trading, custody, reporting, and related services, many of which are not typically available to retail customers. Our custodians also make available various support services, some of which may help us manage or administer our clients’ accounts, while others may help us manage and grow our business.

Our custodians’ institutional brokerage services which benefit you directly include access to a broad range of investment products, execution of securities transactions, and asset custody. The investment products available through our custodian include some to which we might not otherwise have access or that would require a significantly higher minimum initial investment by our clients.

Our custodians also make available to us other products and services that benefit us but may not directly benefit you or your account. These products and services assist us in managing and administering our clients’ accounts. They include investment research, both the custodian’s own and that of third parties. We may use this research to service all or a substantial number of our clients’ accounts, including accounts not maintained at the custodian. In addition to investment research, the custodian also makes available software and other technology that provides access to client account data, facilitates trade execution for multiple client accounts, provides pricing and other market data, facilitates payment of

our fees from our clients' accounts, and assists with back-office functions, recordkeeping, and client reporting.

Our custodians also offer other services intended to help us manage and further develop our business. These services include educational conferences and events, consulting on technology, compliance, legal, and business needs, publications and conferences on practice management and business succession, and access to employee benefits providers, human capital consultants, and insurance providers.

The availability of these services from our custodians benefits us because we do not have to produce or purchase them. Of course, this may give us an incentive to recommend that you maintain your account with one of our custodians based on our interests rather than yours, which is a potential conflict of interest. We believe, however, that our selection of our custodians is in the best interests of our clients, and is primarily supported by the scope, quality, and price of our custodians' services.

### **Item 13 – Review of Accounts**

Each investment advisory account is reviewed initially at the time of entering into an advisory agreement. In addition, holdings in third-party managed or sub advised accounts are reviewed daily by the third party manager or sub advisor, and quarterly by Trinity's investment committee including James E. Matush, Jr., James B Evens, Alan M. Smith, Eric Steiner and Tom Grady.

Managed accounts are typically reviewed with clients at least quarterly. Depending on client needs, a simple investment review may be performed annually instead.

Clients receive various written reports depending on the services for which the client has contracted. Clients with managed accounts receive quarterly reports from Trinity detailing holdings and overall performance. The frequency of reports to clients receiving other services is determined by the client's needs and directions. Clients also receive periodic account statements (usually monthly or quarterly) directly from the custodian of the account.

Clients invested in third-party investment manager platforms generally receive monthly account statements and transaction ledgers and quarterly reports showing the account's investment performance.

Clients are encouraged to carefully review custodial statements and compare them to any other reports they may receive from Trinity or platform providers.

## **Item 14 – Client Referrals and Other Compensation**

### **Payments for Referrals**

Trinity may pay other professional entities to refer clients to us via a Solicitor's Agreement. Such agreements are structured to be in compliance with applicable securities laws. Each client is provided a disclosure statement prior to or at the time of entering into any advisory contract which describe the specific compensation arrangement. Clients referred to Trinity by outside parties do not pay additional fees in order to compensate outside solicitors. Instead, Trinity pays outside solicitors from the fee we collect.

### **Other Benefits and Compensation Received**

Trinity receives an economic benefit from our custodians in the form of the support products and services that are made available to us and to other independent investment advisors. These products and services, how they benefit us, and the related conflicts of interest are described in Item 12 above. The availability to us of our custodian's products and services is not based on us giving particular investment advice, such as buying particular securities for our clients.

With respect to our platform providers, Trinity may in some instances be entitled to receive a reimbursement for qualified marketing and/or business development expenses incurred. The availability of these reimbursements is a potential conflict of interest in that it may give us an incentive to recommend one platform provider over another based on our interests rather than yours. We believe, however, that our recommendations are in the best interests of our clients, and are primarily supported by the scope, quality, and price of these provider services and not by marketing expense reimbursements which we may receive.

In certain situations, we may refer clients to other third party managers who may pay us referral fees. The receipt of these referral fees is a potential conflict of interest. However, if such a manager is retained, no advisory fee will be charged by Trinity and a disclosure related to the referral arrangement will be provided. Moreover, our clients are under no obligation to accept and act upon recommendations made by Trinity or its associated

persons. We believe, however, that our recommendations are in the best interests of our clients, and are consistent with our clients' needs.

### **Item 15 – Custody**

As noted in Item 12, Trinity generally recommends that client's custody assets with either Fidelity Brokerage Services or the Schwab Institutional division of Charles Schwab & Co., Inc., Pershing Advisor Solutions and SEI, all registered broker-dealers, members SIPC/NYSE, to maintain custody of clients' assets and to effect trades for their accounts. We may however have limited control in some instances to trade on your behalf, to deduct our advisory fees from your account with your authorization, or to request disbursements to you.

Trinity urges all clients to carefully review custodial statements and compare them to the account reports that we or a platform provider may provide.

### **Item 16 – Investment Discretion**

Trinity will accept discretionary authority to manage securities accounts on behalf of clients, and will also accept non discretionary accounts.

When granted authority to manage accounts, Trinity and its third party managers and sub advisors customarily have the authority to determine which securities and the amounts that are bought or sold. Any discretionary authority accepted by Trinity, its third party managers or sub advisors is subject to the client's risk profile and investment objectives, and may be limited by any other limitations provided by the client in writing.

Trinity will not exercise or delegate any discretionary authority until it has been given authority to do so in writing. Such authority may be granted in the written agreement between Trinity and the client, in the written agreement with the third party custodian, or in third party management documents. Under the Envestnet and Assetmark program agreements, Trinity is granted discretionary investment authority while Envestment & Assetmark function as a non-discretionary service provider.

### **Item 17 – Voting Client Securities**

Trinity does not vote proxies for clients but will, upon request, discuss with the client any questions regarding proxy matters so the client can make an informed decision in voting proxies themselves.

### **Item 18 – Financial Information**

Registered investment advisers are required in some cases to provide certain financial information and or disclosures about their financial condition. For example, if the firm requires prepayment of fees for six months in advance, has custody of client funds, or has a condition that is reasonably likely to impair its ability to meet its contractual commitments to its clients, it must provide financial information and make disclosures.

Trinity has no financial or operating conditions which trigger such additional reporting requirements.