

ADG Wealth Management Group, RIA

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This brochure provides information about the qualifications and business practices of ADG Wealth Management Group, RIA. If you have any questions about the contents of this brochure, please contact us at (504) 267-9880. 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 ADG Wealth Management Group, RIA also is available on the SEC's website at www.adviserinfo.sec.gov

*The designation of RIA, Registered Investment Advisor, does not imply a certain level of skill or training.

No Material Changes

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Item 4 Advisory Business

As an active money manager, ADG Wealth Management Group, RIA herein further referred to as "Advisor", uses a moving average model as well as other models and indicators in determining the strength of the market. Advisor then repositions the client's accounts into areas that the Advisor determines to be the strongest market sectors. Advisor will also reposition a client's assets to cash as a defensive strategy. Advisor also provides to clients advice on life insurance, health insurance, long-term care insurance and disability insurance. Financial plans are provided free of charge to current clients. The plan may be produced in the beginning of the advisory relationship and is amended as frequently as the client deems necessary. Advisor also offers financial planning services to clients. This includes, but is not limited to: advice on estate tax, income tax, retirement or business planning. Financial Planning information will be obtained through personal interviews with clients concerning your current financial status, future goals and attitudes towards risks. Clients are under no obligation to act on our recommendation. If you elect to act on any or all of the recommendations, you are under no obligation to effect the transactions through the Advisor.

Advisor sells securities and acts as a registered representative for advisory clients. Clients are not required to use the facilities of Advisor for the purchase of any investment/financial products. If they do so Advisor makes full disclosure to them of any applicable fees or commissions that apply to the investment/financial product. Clients are free to implement advisory recommendations through any firm. There is no obligation to do transactions through Triad Advisors, Inc., Advisor may receive additional compensation in the form of commissions, including 12b-1 fees for the sale of investment company products.

As of 12/31/2014, the advisor managed a total of \$152,525,352. all of which were discretionary accounts. There are no Non-Discretionary accounts under management.

Advisor's security analysis includes Charting, Fundamental and Technical methods. Economic and market data is compiled and reviewed on a weekly basis. Advisor uses moving averages to monitor the performance of investments. Analysis focuses on historical data regarding past performance of funds and/or partnership sponsors. A changing buy or sell signal produced by moving averages would trigger a review of a client's portfolio. Investment strategies used to implement any investment advice given to clients include long-term purchases and/or short-term purchases. Investing in securities involves risk of loss that **clients** should be prepared to bear.

Advisor's **Bond Rotation Model** is comprised of various positions and may include a combination of Mutual Funds, Exchange Traded Funds, Closed End Funds, Annuity Sub-Accounts, and the Cash/Money Market position. The investments utilized in the model will primarily invest in fixed income instruments, including but not limited to U.S. treasury bonds, municipal bonds, corporate bonds, mortgage backed securities, high yield bonds, floating rate bonds, and international government bonds. A client's account can be positioned, in whole or in part, to any of the aforementioned fixed income positions.

Allocations will be determined by a combination of technical and fundamental analysis. Advisor will utilize the Cash/Money market position in a down market in order to minimize the loss to a client. Investment in this model comes with inherent risks and uncertainties that could result in loss of value. Risk factors for fixed income securities include but are not limited to credit risk (the ability or willingness of a borrower to repay interest and principal), interest rate risk (increases in interest rates generally cause fixed income prices to decline), and liquidity risk (the difficulty in purchasing or selling could cause values to decline). The value of fixed income securities could also be impacted by the expected risks and returns of other asset classes, including money markets, CDs, and equities. Risk factors for equity securities include but are not limited to adverse economic conditions, changes to the outlook for corporate earnings, changes in interest or currency rates, political uncertainty, and adverse investor sentiment. Because equities represent ownership interest in companies, they are inherently volatile. The value of equity securities could also be impacted by the expected risks and returns of other asset classes, including money markets, CDs, and fixed income securities.

Advisor's **Fixed Income Model (Municipal Bonds)** is comprised of various positions and may include a combination of Mutual Funds, Exchange Traded Funds, Closed End Funds, Annuity Sub-Accounts, and the Cash/Money Market position. The investments utilized in the model will primarily invest in fixed income instruments whose interest is generally exempt from federal income taxes. Investment in this model comes with inherent risks and uncertainties that could result in loss of value. Risk factors for fixed income securities include but are not limited to credit risk (the ability or willingness of a borrower to repay interest and principal), interest rate risk (increases in interest rates generally cause fixed income prices to decline), and liquidity risk (the difficulty in purchasing or selling could cause values to decline). The value of fixed income securities could also be impacted by the expected risks and returns of other asset classes, including money markets, CDs, and equities.

The Advisor's **Fixed Income Model (Qualified)** is comprised of various positions and may include a combination of Mutual Funds, Exchange Traded Funds, Closed End Funds, Annuity Sub-Accounts, and the Cash/Money Market position. The investments utilized in the model will primarily invest in fixed income instruments, including but not limited to U.S. treasury bonds, taxable municipal bonds, corporate bonds, mortgage backed securities, high yield bonds, floating rate bonds, and international government bonds. Investment in this model comes with inherent risks and uncertainties that could result in loss of value. Risk factors for fixed income securities include but are not limited to credit risk (the ability or willingness of a borrower to repay interest and principal), interest rate risk (increases in interest rates generally cause fixed income prices to decline), and liquidity risk (the difficulty in purchasing or selling could cause values to decline). The value of fixed income securities could also be impacted by the expected risks and returns of other asset classes, including money markets, CDs, and equities.

The Advisor's **Fixed Income Model (Non-Qualified)** is comprised of various positions and may include a combination of Mutual Funds, Exchange Traded Funds, Closed End Funds, Annuity Sub-Accounts, and the Cash/Money Market position. The investments utilized in

the model will primarily invest in fixed income instruments, including but not limited to U.S. treasury bonds, municipal bonds, corporate bonds, mortgage backed securities, high yield bonds, floating rate bonds, and international government bonds. Investment in this model comes with inherent risks and uncertainties that could result in loss of value. Risk factors for fixed income securities include but are not limited to credit risk (the ability or willingness of a borrower to repay interest and principal), interest rate risk (increases in interest rates generally cause fixed income prices to decline), and liquidity risk (the difficulty in purchasing or selling could cause values to decline). The value of fixed income securities could also be impacted by the expected risks and returns of other asset classes, including money markets, CDs, and equities.

The Advisor's **Strategic Advisory Model** is comprised of various positions. The portfolio may consist of a combination of Equities, Fixed Income Securities, Mutual Funds, Exchange Traded Funds, Closed End Funds, Annuity Sub-Accounts, the Cash/Money Market position, and/or Alternative Investments. The portfolio may also include positions the Client acquired/held prior to his/her relationship with Advisor, though the Client seeks ongoing investment advice relative to those positions. Client and Advisor mutually agree that it is beneficial to both Client and Advisor to enter into the Agreement. Investment in this model comes with inherent risks and uncertainties that could result in loss of value. Risk factors for fixed income securities include but are not limited to credit risk (the ability or willingness of a borrower to repay interest and principal), interest rate risk (increases in interest rates generally cause fixed income prices to decline), and liquidity risk (the difficulty in purchasing or selling could cause values to decline). The value of fixed income securities could also be impacted by the expected risks and returns of other asset classes, including money markets, CDs, and equities. Risk factors for equity securities include but are not limited to adverse economic conditions, changes to the outlook for corporate earnings, changes in interest or currency rates, political uncertainty, and adverse investor sentiment. Because equities represent ownership interest in companies, they are inherently volatile. The value of equity securities could also be impacted by the expected risks and returns of other asset classes, including money markets, CDs, and fixed income securities.

The Advisor's **Strategic Income Model** is comprised of various positions and may include a combination of Mutual Funds, Exchange Traded Funds, Closed End Funds, Annuity Sub-Accounts, and the Cash/Money Market position. This model may invest in both equity and fixed income securities. The equity investments may include but are not limited to dividend paying stocks, master limited partnerships, real estate investment trusts, preferred stocks, and business development companies. The fixed income investments may include but are not limited to U.S. treasury bonds, municipal bonds, corporate bonds, mortgage backed securities, high yield bonds, floating rate bonds, and international government bonds. Investment in this model comes with inherent risks and uncertainties that could result in loss of value. Risk factors for fixed income securities include but are not limited to credit risk (the ability or willingness of a borrower to repay interest and principal), interest rate risk (increases in interest rates generally cause fixed income prices to decline), and liquidity risk (the difficulty in purchasing or selling could cause values to decline). The value of fixed income securities could also be impacted by the expected risks

and returns of other asset classes, including money markets, CDs, and equities. Risk factors for equity securities include but are not limited to adverse economic conditions, changes to the outlook for corporate earnings, changes in interest or currency rates, political uncertainty, and adverse investor sentiment. Because equities represent ownership interest in companies, they are inherently volatile. The value of equity securities could also be impacted by the expected risks and returns of other asset classes, including money markets, CDs, and fixed income securities.

The Advisor's **Equity Rotation Model** is comprised of various positions and may include a combination of Mutual Funds, Exchange Traded Funds, Closed End Funds, Annuity Sub-Accounts, and the Cash/Money Market position. There is the U.S. equity position, the international equity position, the emerging/frontier market position, and the cash/money market position. Based on signals produced by moving averages, a client's account can be positioned in 1 to 4 of the positions. The maximum allocation for U.S. equities and cash/money market is 100%, for international equities is 75%, and for emerging/frontier equities is 50%. The specific investments utilized may include a combination of Mutual Funds, Exchange Traded Funds, and Closed End Funds. The Advisor will utilize the Cash/Money Market position in a down market in order to minimize the loss to a client. Investment in this model comes with inherent risks and uncertainties that could result in loss of value. Risk factors for equity securities include but are not limited to adverse economic conditions, changes to the outlook for corporate earnings, changes in interest or currency rates, political uncertainty, and adverse investor sentiment. Because equities represent ownership interest in companies, they are inherently volatile. The value of equity securities could also be impacted by the expected risks and returns of other asset classes, including money markets, CDs, and fixed income securities. Risk factors for fixed income securities include but are not limited to credit risk (the ability or willingness of a borrower to repay interest and principal), interest rate risk (increases in interest rates generally cause fixed income prices to decline), and liquidity risk (the difficulty in purchasing or selling could cause values to decline). The value of fixed income securities could also be impacted by the expected risks and returns of other asset classes, including money markets, CDs, and equities.

Investment in any asset class comes with inherent risks and uncertainties that could result in loss of value. The value of fixed income securities and equity securities are impacted by the expected risks and returns of other asset classes, including money markets, CD's and each other. Risk factors for fixed income securities include but are not limited to credit risk, interest rate risk, and liquidity risk. Risk factors for equity securities include but are not limited to adverse economic conditions, changes to the outlook for corporate earnings, changes in interest or currency rates, political uncertainty, and adverse investor sentiment. Because equities represent ownership interest in companies, they are inherently volatile. Equity and fixed income securities are also issued and traded around the world offering global diversification but a near infinite number of investment options as well. Equity securities are also grouped relative to market capitalization and style, growth versus value. Due to these complexities, Advisor utilizes various third party research to help determine asset allocation and to assist with security and manager selection. In certain cases, third parties such as Ladenburg Thalmann or CLS Investments manage client accounts, which result in the investment advisor representative receiving a solicitor's fee.

Item 5 Fees and Compensation

All fees charged for advisory services should be calculated and charged in accordance with the terms of the client signed investment advisory agreement or financial planning agreement.

The Advisor typically charges clients directly for active money management services. Management fees are negotiable but may not exceed 2% per year. The client may also be responsible for transaction costs associated with the purchase of mutual funds, exchange traded funds, stocks, and bonds. Other client fees will vary by custodian but may include IRA maintenance fees of \$35 per year, inactivity fees of \$30 per year, and annuity subscription fees of \$20 per month.

For accounts held at Fidelity and TD Ameritrade, client fees are billed in arrears, either quarterly or semi-annually. The fee is based on the account balance at the end of the billing period. Account balances used for billing may or may not equal the statement balance due to a variety of factors, primarily related to dividends and interest earned but not yet received. Client fees are typically deducted from client accounts. Clients also have the option to pay the fee directly or to request the fee be deducted from an alternate account.

For accounts held at National Financial Services via Triad Advisors, client fees are billed in advance, on a quarterly basis. The fee is based on the average daily balance of the account during the billing period. Client fees are typically deducted from client accounts. Clients also have the option to pay the fee directly or to request the fee be deducted from an alternate account.

For fee based annuity accounts held at Jefferson National, client fees are billed in arrears, on a quarterly basis. The fee is based on the account balance at the end of the billing period. Account balances used for billing may or may not equal the statement balance due to a variety of factors, primarily related to dividends and interest earned but not yet received. Client fees are typically deducted from client accounts. Clients also have the option to pay the fee directly or to request the fee be deducted from an alternate account.

In limited circumstances, advisory fees may be paid indirectly via a 1% trail commission on "C" share mutual funds. In these circumstances, no additional direct management fees will be charged to the accounts. These situations generally relate to shares held directly with mutual fund companies, such as Pioneer and Deutsche Bank.

When third parties such as Ladenburg Thalmann or CLS Investments manage client accounts, the investment advisor representative receives a solicitor's fee.

Advisor may be paid a fixed fee for general financial planning advice. These fees are detailed in the financial planning agreement signed by the client.

Advisor may directly and indirectly receive compensation through Triad Advisors, Inc. from a number of affiliated and unaffiliated sources. If an advisory client implements recommendations made by the Advisor by purchasing investments through him, he may

receive additional compensation in the form of trail commissions. Also, Advisor may be eligible for marketing support from product sponsor or distributors which may affect product recommendations. Advisor is not affiliated nor compensated by any of the above investment firms. In return for selecting these companies, the Advisor also has certain general research made available to him by these firms, which may be considered soft dollar benefits.

The advisory agreement may be terminated at any time by notice in writing by either party. Termination shall be effective when received by all parties to said Agreement or ten (10) business days from the date of termination notice, whichever occurs sooner, or if a later termination date is specified in the notice, on that specified date. Advisor will not accept any termination instructions, including account liquidation instructions, unless provided in writing by the Client. Client may also be responsible for termination fees and account transfer fees charged by the custodian. Fees paid in advance hereunder will be prorated to the date of termination, and any unearned portion thereof will be refunded to Client. No assignment, as the term is defined in the Investment Advisors Act of 1940, of the Agreement shall be made by Advisor without written consent of Client.

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

Advisor does not charge Performance-Based Fees or Side-By-Side Management.

Item 7 Types of *Clients*

Advisor generally provides investment advice to Individuals, Pension and Profit Sharing Plans, Trusts, Estates, Corporations or Business Entities.

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

Advisor's security analysis includes Charting, Fundamental and Technical methods. Economic and market data is compiled and reviewed on a weekly basis. Advisor uses moving averages to monitor the performance of investments. Analysis focuses on historical data regarding past performance of funds and/or partnership sponsors. A changing buy or sell signal produced by moving averages would trigger a review of a client's portfolio. Investment strategies used to implement any investment advice given to clients include long-term purchases and/or short-term purchases. Investing in securities involves risk of loss that **clients** should be prepared to bear.

Advisor's **Bond Rotation Model** is comprised of various positions and may include a combination of Mutual Funds, Exchange Traded Funds, Closed End Funds, Annuity Sub-Accounts, and the Cash/Money Market position. The investments utilized in the model will primarily invest in fixed income instruments, including but not limited to U.S. treasury bonds, municipal bonds, corporate bonds, mortgage backed securities, high yield bonds, floating rate bonds, and international government bonds. A client's account can be positioned, in whole or in part, to any of the aforementioned fixed income positions. Allocations will be determined by a combination of technical and fundamental analysis. Advisor will utilize the Cash/Money market position in a down market in order to minimize the loss to a client. Investment in this model comes with inherent risks and uncertainties that could result in loss of value. Risk factors for fixed income securities include but are not limited to credit risk (the ability or willingness of a borrower to repay interest and principal), interest rate risk (increases in interest rates generally cause fixed income prices to decline), and liquidity risk (the difficulty in purchasing or selling could cause values to decline). The value of fixed income securities could also be impacted by the expected risks and returns of other asset classes, including money markets, CDs, and equities. Risk factors for equity securities include but are not limited to adverse economic conditions, changes to the outlook for corporate earnings, changes in interest or currency rates, political uncertainty, and adverse investor sentiment. Because equities represent ownership interest in companies, they are inherently volatile. The value of equity securities could also be impacted by the expected risks and returns of other asset classes, including money markets, CDs, and fixed income securities.

Advisor's **Fixed Income Model (Municipal Bonds)** is comprised of various positions and may include a combination of Mutual Funds, Exchange Traded Funds, Closed End Funds, Annuity Sub-Accounts, and the Cash/Money Market position. The investments utilized in the model will primarily invest in fixed income instruments whose interest is generally exempt from federal income taxes. Investment in this model comes with inherent risks and uncertainties that could result in loss of value. Risk factors for fixed income securities include but are not limited to credit risk (the ability or willingness of a borrower to repay interest and principal), interest rate risk (increases in interest rates generally cause fixed income prices to decline), and liquidity risk (the difficulty in purchasing or selling could cause values to decline). The value of fixed income securities could also be impacted by the expected risks and returns of other asset classes, including money markets, CDs, and equities.

The Advisor's **Fixed Income Model (Qualified)** is comprised of various positions and may include a combination of Mutual Funds, Exchange Traded Funds, Closed End Funds, Annuity Sub-Accounts, and the Cash/Money Market position. The investments utilized in the model will primarily invest in fixed income instruments, including but not limited to U.S. treasury bonds, taxable municipal bonds, corporate bonds, mortgage backed securities, high yield bonds, floating rate bonds, and international government bonds. Investment in this model comes with inherent risks and uncertainties that could result in loss of value. Risk factors for fixed income securities include but are not limited to credit risk (the ability or willingness of a borrower to repay interest and principal), interest rate risk (increases in interest rates generally cause fixed income prices to decline), and liquidity risk (the difficulty in purchasing or selling could cause values to decline). The value of fixed income securities could also be impacted by the expected risks and returns of other asset classes, including money markets, CDs, and equities.

The Advisor's **Fixed Income Model (Non-Qualified)** is comprised of various positions and may include a combination of Mutual Funds, Exchange Traded Funds, Closed End Funds, Annuity Sub-Accounts, and the Cash/Money Market position. The investments utilized in the model will primarily invest in fixed income instruments, including but not limited to U.S. treasury bonds, municipal bonds, corporate bonds, mortgage backed securities, high yield bonds, floating rate bonds, and international government bonds. Investment in this model comes with inherent risks and uncertainties that could result in loss of value. Risk factors for fixed income securities include but are not limited to credit risk (the ability or willingness of a borrower to repay interest and principal), interest rate risk (increases in interest rates generally cause fixed income prices to decline), and liquidity risk (the difficulty in purchasing or selling could cause values to decline). The value of fixed income securities could also be impacted by the expected risks and returns of other asset classes, including money markets, CDs, and equities.

The Advisor's **Strategic Advisory Model** is comprised of various positions. The portfolio may consist of a combination of Equities, Fixed Income Securities, Mutual Funds, Exchange Traded Funds, Closed End Funds, Annuity Sub-Accounts, the Cash/Money Market position, and/or Alternative Investments. The portfolio may also include positions the Client acquired/held prior to his/her relationship with Advisor, though the Client seeks ongoing investment advice relative to those positions. Client and Advisor mutually agree that it is beneficial to both Client and Advisor to enter into the Agreement. Investment in this model comes with inherent risks and uncertainties that could result in loss of value. Risk factors for fixed income securities include but are not limited to credit risk (the ability or willingness of a borrower to repay interest and principal), interest rate risk (increases in interest rates generally cause fixed income prices to decline), and liquidity risk (the difficulty in purchasing or selling could cause values to decline). The value of fixed income securities could also be impacted by the expected risks and returns of other asset classes, including money markets, CDs, and equities. Risk factors for equity securities include but are not limited to adverse economic conditions, changes to the outlook for corporate earnings, changes in interest or currency rates, political uncertainty, and adverse investor sentiment. Because equities represent ownership interest in companies, they are inherently volatile. The value of equity securities could also be impacted by the expected risks and

returns of other asset classes, including money markets, CDs, and fixed income securities.

The Advisor's **Strategic Income Model** is comprised of various positions and may include a combination of Mutual Funds, Exchange Traded Funds, Closed End Funds, Annuity Sub-Accounts, and the Cash/Money Market position. This model may invest in both equity and fixed income securities. The equity investments may include but are not limited to dividend paying stocks, master limited partnerships, real estate investment trusts, preferred stocks, and business development companies. The fixed income investments may include but are not limited to U.S. treasury bonds, municipal bonds, corporate bonds, mortgage backed securities, high yield bonds, floating rate bonds, and international government bonds. Investment in this model comes with inherent risks and uncertainties that could result in loss of value. Risk factors for fixed income securities include but are not limited to credit risk (the ability or willingness of a borrower to repay interest and principal), interest rate risk (increases in interest rates generally cause fixed income prices to decline), and liquidity risk (the difficulty in purchasing or selling could cause values to decline). The value of fixed income securities could also be impacted by the expected risks and returns of other asset classes, including money markets, CDs, and equities. Risk factors for equity securities include but are not limited to adverse economic conditions, changes to the outlook for corporate earnings, changes in interest or currency rates, political uncertainty, and adverse investor sentiment. Because equities represent ownership interest in companies, they are inherently volatile. The value of equity securities could also be impacted by the expected risks and returns of other asset classes, including money markets, CDs, and fixed income securities.

The Advisor's **Equity Rotation Model** is comprised of various positions and may include a combination of Mutual Funds, Exchange Traded Funds, Closed End Funds, Annuity Sub-Accounts, and the Cash/Money Market position. There is the U.S. equity position, the international equity position, the emerging/frontier market position, and the cash/money market position. Based on signals produced by moving averages, a client's account can be positioned in 1 to 4 of the positions. The maximum allocation for U.S. equities and cash/money market is 100%, for international equities is 75%, and for emerging/frontier equities is 50%. The specific investments utilized may include a combination of Mutual Funds, Exchange Traded Funds, and Closed End Funds. The Advisor will utilize the Cash/Money Market position in a down market in order to minimize the loss to a client. Investment in this model comes with inherent risks and uncertainties that could result in loss of value. Risk factors for equity securities include but are not limited to adverse economic conditions, changes to the outlook for corporate earnings, changes in interest or currency rates, political uncertainty, and adverse investor sentiment. Because equities represent ownership interest in companies, they are inherently volatile. The value of equity securities could also be impacted by the expected risks and returns of other asset classes, including money markets, CDs, and fixed income securities. Risk factors for fixed income securities include but are not limited to credit risk (the ability or willingness of a borrower to repay interest and principal), interest rate risk (increases in interest rates generally cause fixed income prices to decline), and liquidity risk (the difficulty in purchasing or selling could cause values to decline). The value of fixed income securities could also be impacted by the expected risks and returns of other asset classes, including money markets, CDs, and equities.

Item 9 Disciplinary Information

There is no pending or historical criminal or civil action in a domestic, foreign or military court of competent jurisdiction involving Advisor or a management member of Advisor.

There is no pending or historical administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority involving Advisor or a management member of Advisor.

There is no pending or historical self-regulatory organization (SRO) proceeding involving Advisor or a management member of Advisor.

Item 10 Other Financial Industry Activities and Affiliations

Investment advisor representatives are representatives of Triad Advisors, Inc., a registered broker/dealer and member of FINRA/SIPC, based in Atlanta, Georgia. Triad Advisors, Inc. is also registered as an investment advisor.

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

ADG Wealth Management Group, LLC, as Advisor, requires all client interests to come before Advisor's interest. Advisor representative(s) or management person(s) may choose to invest in the same model(s) and/or model portfolio(s) that are recommended to clients. As this situation could present a conflict of interest, we have established the following guidelines to ensure our fiduciary responsibilities:

- A. "Advisor" follows a "Last In/Last Out" practice when trading in these situations.
- B. All client purchase/sell orders are placed first.
- C. After all client purchase/sell orders are placed, any purchase/sell orders for Advisor representative(s) or management person(s) may be placed.

While this does not ensure that client will receive a more favorable price, we do believe prioritizing the client trades is a prudent way to manage this potential conflict of interest.

These guidelines only apply to situations when the client and the investment advisor representative or management person is invested in the same model. There will be other situations where the goals, objectives, risk tolerance, and time horizon of the client differs from that of the investment advisor representative or management person. In these situations, the investment advisor representative or management person must use his professional judgment to determine what securities to buy and sell and when to buy and sell those securities.

All client material information is considered confidential and protected as such. Records and detailed client background information is secure both in hard copies and via electronic storage methods. All administrative support personnel are fully aware of client protection procedures; and fully comply with all policies and procedures designed to insure confidentiality.

A copy of Advisor's detailed code of ethics is available upon request.

Item 12 Brokerage Practices

Pierre L. Adams is a representative of Triad Advisors, Inc., a registered broker/dealer and member of FINRA/SIPC, based in Atlanta, Georgia. Triad Advisors, Inc. is also registered as an investment advisor.

John H. Dalton is a representative of Triad Advisors, Inc., a registered broker/dealer and member of FINRA/SIPC, based in Atlanta, Georgia. Triad Advisors, Inc. is also registered as an investment advisor.

Nicholas A. Danna is a representative of Triad Advisors, Inc., a registered broker/dealer and member of FINRA/SIPC, based in Atlanta, Georgia. Triad Advisors, Inc. is also registered as an investment advisor.

Paul G. Guidry is a representative of Triad Advisors, Inc., a registered broker/dealer and member of FINRA/SIPC, based in Atlanta, Georgia. Triad Advisors, Inc. is also registered as an investment advisor.

Advisor sells securities and acts a registered representative for advisory clients. Clients are not required to use the facilities of Advisor for the purchase of any investment/financial products. If they do so, Advisor makes full disclosure to them of any applicable fees or commissions that apply to the investment/financial products. Clients are free to implement advisory recommendations through any firm. There is no obligation to do transactions through Triad Advisors, Inc. Investment Advisor Representative may receive additional compensation in the form of commissions, including 12b-1 fees for the sale of investment company products.

Advisor currently utilizes the following custodians:

1. National Financial Services/Fidelity Investments for Mutual Funds, ETFs and government securities.
2. Jefferson National Life Insurance for variable annuity contracts.
3. TD Ameritrade for mutual funds, ETFs and government securities.
4. Pioneer Investments for mutual funds.

Advisor is not affiliated nor compensated by any of the above investment firms. In return for selecting these companies, the Advisor also has certain general research made available to him by these firms, which may be considered soft dollar benefits. Currently, the Advisor believes both the above provided excellent brokerage and custodial services for the clients. Both provide user-friendly client websites and excellent customer services. Advisor believe both firms referenced above provide very reasonable and in some cases, exceptionally low cost for all client investment needs. All fees are fully disclosed and are available to clients either in writing or in electronic form via the internet from the custodian's website.

Item 13 Review of Accounts

Advisor monitors accounts on, at minimum, a monthly basis. Advisor does so in conjunction with carrying out the investment analysis and implementation of each model. The client has full access via the custodian's website through which they can monitor every detail of their personal accounts. Clients are advised to notify the Advisor of any change in circumstance which would potentially affect a change in investment objectives. Such notification would begin a process encompassing a client meeting and discussion to clarify the clients' position and determine any changes in investments or models which seems appropriate. Pierre L. Adams, John H. Dalton, Nicholas A. Danna or Paul G. Guidry, review accounts with clients. Meetings are scheduled with clients either in person or over the phone no less than annually to discuss accounts. At that time, discussions are held regarding any changes clients wish to implement or concerns they may have. The review may include analysis and discussion of statements provided by the custodian.

Financial Plans are updated as frequently as the client deems necessary.

Item 14 Client Referrals and Other Compensation

Advisor does not compensate third parties for client referrals.

Advisor does receive compensation from third party money managers for our role as solicitor.

Advisor may directly and indirectly receive compensation through Triad Advisors, Inc. from a number of affiliated and unaffiliated sources. If an advisory client implements recommendations made by the Advisor by purchasing investments through Advisor, Advisor may receive additional compensation in the form of commissions. Also, Advisor may be eligible for marketing support from product sponsor or distributors which may affect product recommendations. In return for selecting these brokers/custodians, the Advisor also has certain general research made available to him by these firms, which may be considered soft dollar benefits.

Investment in any asset class comes with inherent risks and uncertainties that could result in loss of value. The value of fixed income securities and equity securities are impacted by the expected risks and returns of other asset classes, including money markets, CD's and each other. Risk factors for fixed income securities include but are not limited to credit risk, interest rate risk, and liquidity risk. Risk factors for equity securities include but are not limited to adverse economic conditions, changes to the outlook for corporate earnings, changes in interest or currency rates, political uncertainty, and adverse investor sentiment. Because equities represent ownership interest in companies, they are inherently volatile. Equity and fixed income securities are also issued and traded around the world offering global diversification but a near infinite number of investment options as well. Equity securities are also grouped relative to market capitalization and style, growth versus value. Due to these complexities, Advisor utilizes various third party research to help determine asset allocation and to assist with security and manager selection. In certain cases, third parties such as Ladenburg Thalmann or CLS Investments manage client accounts, which result in the investment advisor representative receiving a solicitor's fee.

Item 15 *Custody*

Clients will receive account statements from Mutual Fund Companies, Variable Annuity Companies, Triad Advisors or other qualified custodians on a minimum of a quarterly basis. Clients should review those statements carefully.

Item 16 Investment Discretion

A signed Asset management Agreement is in place for each advisory account. In this agreement, a client grants discretion to Advisor regarding the trading of shares of mutual funds of the same family or variable annuity sub accounts or exchange traded funds based on changing market conditions.

For those client accounts where Advisor will have investment discretion, the client has given the Advisor written discretionary authority over the clients accounts with respect to securities to be bought or sold and the amount of securities to be bought or sold. Details of this relationship are fully disclosed to the client before any advisory relationship has commenced. The client provides Advisor discretionary authority via a discretionary investment management clause in the Investment Advisory contract and/or a limited power of attorney clause in the contract between the client and the custodian.

Item 17 Voting *Client* Securities

Advisor does not have the authority to vote client securities. Clients will receive their proxies or other solicitations directly from the custodian or transfer agent. The client may contact Advisor by phone with questions regarding a particular solicitation they received.

Item 18 Financial Information

Advisor does not require or solicit prepayment of more than \$1,200 in fees per client, six (6) months or more in advance.

Advisor has not been the subject of a bankruptcy petition at any time during the past ten years.

Item 19 Requirements for State-Registered Advisers

Pierre L. Adams graduated from De La Salle High School and the University of New Orleans with a Bachelors degree in Sociology. He began his career in the investment business in 1996 as a registered representative of Titan Value Equities Group, a registered broker/dealer and member NASD/SIPC. In 1999, Titan Value Equities Group was bought out by Mutual Service Corporation. Shortly after, several members of management and representatives from Titian Value Equities Group joined together to establish a new broker dealer, Crown Capital Securities, LP. In April of 2000, Pierre L. Adams, along with other member of his firm, decided to move their business to Crown Capital Securities, L.P. based on their past history with the management team that was once a part of Titan Value Equities Group, which had begun managing Crown Capital Securities, LP. In an effort to transfer his practice to a fee-based business, Pierre L. Adams resigned from Crown Capital Securities, LP in May 2010 and became a representative of Triad Advisors, Inc. He holds his Series 6, 7, 63, 66, Life and Health Insurance, and Variable License.

John H. Dalton graduated from Tulane School of Law in 1967 after completing a Business-Law program. After being admitted to the Louisiana Bar, he associated with the investment firm of Howard, Weil, Labouisse, Friedrichs and Company, Inc. In 1973, having attained the position of Vice President within the firm, he chose to enter and manage a family maritime business. During the following decade, he supervised three existing corporations, and helped form several more with international maritime partners. During these years, he managed a wide range of corporate, real estate and financial assets. When these corporations were sold in 1982, he engaged in growing the assets of his clients at JDC Financial Management, which has recently merged with ADG Wealth Management Group, LLC.

Nicholas A. Danna is a Registered Representative of Triad Advisor's Inc. and has been in the accounting and finance industry since 1999. After graduating from Louisiana State University with a Bachelor of Science in Accounting and a Master of Science in Finance, he spent three years as a Certified Public Accountant (CPA) with Ernst & Young, working on cases involving accounting fraud and lost profits. Nick then spent seven years as a senior research analyst for Southcoast Capital and Sterne Agee & Leach, developing proprietary research on stocks in the Leisure & Entertainment industry and advising hedge funds and mutual funds on trading strategies associated with the research. In mid-2009, Nick began providing financial planning and investment management services to individuals, families, and small businesses. He currently holds his Series 7, 66, 86, and 87 licenses as well as his Life & Health and Variable Insurance Licenses. Nick is also an Accredited Investment Fiduciary (AIF).

Paul G. Guidry earned a Bachelor of Science Degree from Southeastern Louisiana University and his MBA from Tulane University. In 1986, Paul G. Guidry became a registered representative of Titian Value Equities Group, a registered broker/dealer and member

NASD/SIPC. In 1999, Titan Value Equities Group was bought out by Mutual Service Corporation. Shortly after, several members of management and representatives from Titan Value Equities Group joined together to establish a new broker dealer, Crown Capital Securities. In April of 2000, Paul G. Guidry along with his business partner and branch manager decided to move their business to Crown Capital Securities, based on their past history with the management team that was once a part of Titan Value Equities Group, which had begun managing Crown Capital Securities. In an effort to transfer his practice to a fee-based business, Paul G. Guidry resigned from Crown Capital Securities, in May 2010 and became a representative of Triad Advisors, Inc.

Paul G. Guidry is involved in following businesses:

1. Commercial and Industrial Solid Waste Services – originally founded in 1986.
 - a. The above services are provided by the following businesses:
 - i. Industrial Services Group, L.L.C. – name only.
 - ii. Environmental Operators, L.L.C. – all of the above services.
 - iii. Tidewater Landfill, L.L.C. – owns the Coast Guard Road Landfill.
 - iv. Waste Disposal Services of South Louisiana, L.L.C. – inactive.
 - b. Location/nature/ownership/functions/hours:
 - i. 1042 Woodland Highway, Belle Chasse, LA 70037.
 - ii. Collection, transfer, transport & landfilling of municipal & industrial waste; not investment related.
 - iii. Sole Member/Manager – 100% owner; providing management, financial, administrative and accounting functions.
 - iv. Approximately 40 direct hours/month devoted to the business; approximately 1 hour during each Trading Day (9:30a – 4:00p).
2. Home and Office Delivery of Bottle Water – originally founded in 2006.
 - a. The above services are provided by the following businesses:
 - i. Gulf Coast Water & Beverage, L.L.C. – all of the above services.
 - ii. Mountain Brook Water Distributors, L.L.C.
 - iii. Wellness Source, L.L.C. – inactive.
 - b. Location/nature/ownership/functions/hours:
 - i. 1042 Woodland Highway, Belle Chasse, LA 70037.
 - ii. Warehousing & distribution of bottled water to homes & offices; not investment related.
 - iii. Member/Manager – 50% owner; providing management, financial, administrative and accounting functions.
 - iv. Approximately 20 direct hours/month devoted to the business; approximately ½ hour during each Trading Day (9:30a – 4:00p).

3. Oilfield and Marine Construction Services – originally founded in 1999.
 - a. The above services are provided by the following businesses:
 - i. French's Welding & Marine Services, L.L.C. – all of the above services.
 - ii. French's Marine Services, L.L.C. – merged into 3.a.i.
 - b. Location/nature/ownership/functions/hours:
 - i. 1080 Woodland Highway, Belle Chasse, LA 70037.
 - ii. Fabrication & maintenance of oilfield & marine facilities; not investment related.
 - iii. Member/Manager – 50% owner; providing management, financial, administrative and accounting functions.
 - iv. Approximately 20 direct hours/month devoted to the business; approximately ½ hour during each Trading Day (9:30a – 4:00p).
4. Personnel, Purchasing and Logistical Services – originally founded in 2007.
 - a. The above services are provided by the following businesses:
 - i. Personnel Providers, L.L.C.
 - ii. Delta Supply & Logistics, L.L.C.
 - b. Location/nature/ownership/functions/hours:
 - i. 1042 Woodland Highway, Belle Chasse, LA 70037.
 - ii. Employee leasing, purchasing & delivery of materials; not investment related.
 - iii. Sole Member/Manager – 10% owner; providing management, financial, administrative and accounting functions.
 - iv. Approximately 5 direct hours/month devoted to the business; approximately 0 hour during each Trading Day (9:30a – 4:00p).
5. Small Business Consulting and Management Services – originally founded in 1986.
 - a. The above services are provided by the following business:
 - i. Industrial Management Group, L.L.C.
 - b. Location/nature/ownership/functions/hours:
 - i. 1042 Woodland Highway, Belle Chasse, LA 70037.
 - ii. Management & consulting to closely held businesses listed above; not investment related.
 - iii. Sole Member/Manager – 100% owner; providing management, financial, administrative and accounting functions.
 - iv. Approximately 85 direct hours/month devoted to the business included above; approximately 2 hour during each Trading Day (9:30a – 4:00p) included above.
6. Other Businesses Currently Inactive – requiring none of my time.
 - a. StorCrate, L.L.C.
 - b. Fishing Wheels, L.L.C.
 - c. ADG Wealth Management, L.L.C. f/k/a Guidry & Adams, L.L.C.
 - d. Grand Bayou Energy, L.L.C. and subsidiaries
 - e. F&G Recreation, L.L.C.
 - f. Environmental Demolition & Scrap, L.L.C.

