



# **DISCLOSURE BROCHURE FORM ADV PART 2A**

## **5T WEALTH MANAGEMENT, LLC**

**595 COOMBS STREET**

**NAPA, CA 94559**

**(707) 224-1340**

**[www.5TWealth.com](http://www.5TWealth.com)**

**September 23, 2015**

This brochure provides information about the qualifications and business practices of 5T Wealth Management, LLC. If you have any questions about the contents of this brochure, please contact us at (707) 224-1340. The information in this brochure has not been approved or verified by the United State Securities and Exchange Commission or by any state securities authority. Registration does not imply a certain level of skill or training.

Additional information about 5T Wealth Management, LLC also is available on the SEC's website at [www.advisorinfo.sec.gov](http://www.advisorinfo.sec.gov).



## Material Changes

We have made the following changes to our disclosures since the posting of our Disclosure Brochure (Form ADV Part 2A):

The appointment of Jeffrey Roush as Chief Compliance Officer

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This brochure provides prospective clients with information about 5T Wealth Management, LLC ("5T") that should be considered before or at the time of obtaining advisory services from 5T. Please be advised that 5T will not assign its duties to you or any other party without your consent.

You need to review this information and acknowledge receipt of this brochure where indicated.

Please retain a copy of this brochure for your future reference.

### **Advisory Business**

5T Wealth Management, LLC ("5T") is a Limited Liability Corporation wholly owned by Paul and Meghan Krsek and is registered with the Securities and Exchange Commission (SEC). 5T owns no subsidiaries and has been in business since 1998.

#### ***Asset Management Services:***

The majority of our clients utilize our asset management services. The assets of these discretionary clients will be placed into one or more of our investment models, each of which is listed in the "Advisory Fees and Compensation" section. Each model is centered on a portfolio management style utilizing fundamental research and quantitative and technical analysis.

#### ***Private Fund of Funds Adviser:***

5T is also the General Partner and adviser of 5T Wealth Partners, LP ("5T WP"), a Private Fund of Funds. The 5T seeks to provide the fund with consistent growth through long-term superior investment returns by allocating the assets among a select group of portfolio managers that invest through investment funds or managed accounts.

#### ***Financial Planning & Wealth Management:***

We provide a broad range of services from actively managing client's financial assets to assisting them in achieving their long term goals and objectives related to total wealth management, including tax, legal, trusts and estate planning solutions. While 5T does not provide tax or legal advice, we work with some of the finest lawyers, accountants and banking institutions to provide total wealth management solutions.

We serve clients throughout the United States including individual investors, family trusts, charitable trusts, retirement plans and endowments. Among our clients there is significant diversity in age, location and life style. However, the overwhelming majority of our clients are owners of their own businesses or retired from running their own business.

#### ***Family Office Services:***

In addition to wealth management services and our Fund of Funds offering, we can offer Family Office Services to clients in need of a full bodied approach to the management of their finances.

## **Financial Planning, Wealth Management Consulting and Family Office Services**

5T provides wealth management consulting in following areas:

**PERSONAL:** Family records, budgeting, personal liability and indebtedness, cash flow and savings, investments, estate information and financial goals.

**TAX & CASH FLOW:** Income tax and spending analysis and planning for past, current and future years. 5T may illustrate the impact of various investments on your current income tax and future tax liability. We always ask clients to involve their own tax professionals in this area of planning.

**DEATH & DISABILITY:** Cash needs at death, income needs of surviving dependents, estate planning and disability income analysis. We outsource all services related to insurance needs to one of several trusted professionals well known to 5T.

**RETIREMENT:** Analysis of current strategies and investment plans to help you achieve your retirement goals. 5T also provides fiduciary services to trustees of qualified retirement plans, including assisting in selection of appropriate Third Party Administrators.

**INVESTMENTS:** Analysis of investment alternatives and their effect on your portfolio.

**REAL ESTATE:** Assistance to clients in valuation, negotiation and retention of and consulting with other professional advisors.

**ESTATE PLANNING:** Focusing on the fundamentals of wealth planning and the many complex issues raised by significant wealth, 5T has developed widespread capabilities to address issues of asset preservation, liquidity, risk management, charitable and philanthropic pursuits, retirement and education funding, as well as wealth transfer and estate planning. We will work side-by-side with your personal advisors, including your attorney and accountant, to develop an integrated estate plan tailored to your personal circumstances.

**PRIVATE FOUNDATIONS:** 5T works with third-party consultants and professional advisors to offer an integrated platform of administration, recordkeeping, compliance, and investment management services to private and family foundations. Such activities may include, but will not be limited to, the establishment of plan documents, grant processing, compliance and financial reporting, investment performance measurement, oversight of accounting, tax filings, and review of conflict-of-interest issues and policies. In addition, 5T's main role will be that of providing investment management services to these private foundations.

5T does not charge clients for Financial Planning or Wealth Management if they are using 5T's asset management services.

Financial Planning and Wealth Management fees for individuals or families that do not use 5T's asset management services will be charged on an hourly basis, at \$400.00 per hour and an administrative

billing rate of \$100.00 per hour, depending on the nature and complexity of each client's circumstances. An estimate for total hours will be determined at the start of the advisory relationship.

5T charges fees for Family Office Services that are based on reasonable estimates of the time and effort that will go into providing the services. 5T quotes a monthly service charge for the first 90 days of work and then offers a bid for continuing work after using the 90 days to determine the likely work-load. Once a permanent fee schedule is decided upon 5T bills the client quarterly in advance for Family Office Services.

### ***Wrap Fee Programs***

5T does not sponsor or participate in any wrap fee programs.

### ***Amount of Assets Managed***

As of December 31, 2014 5T had \$ 125,037,569 of discretionary assets and no non-discretionary assets under management.

As of December 31, 2014 5T administered an additional \$274,462,000 of assets through our Family Office Services.

## **Advisory Fees and Compensation**

### ***Investment Advisory Fees***

Fees for investment supervisory services are billed in advance at the beginning of each quarter, calculated on the value of the assets under management the last day of the previous calendar quarter (for example, you would be billed in the beginning of April for all second quarter services based on the assets under management the last day of March). If a client first retains 5T, or transfers additional assets to an existing 5T account, at any time other than the first day of a calendar quarter, we may assess a one-time pro-rated fee, in arrears, for that interim period. Clients may choose to have fees directly debited from their account or billed separately.

In addition to fees for advisory services, clients are responsible for their own trading costs as outlined in the "Asset Management Fees and Trading Cost Schedules" document provided to you upon opening an account with 5T.

Annual advisory fees for 5T's various asset management services are as follows:

<b>Model</b>	<b>Yearly Fee</b>
<b>Mendocino</b>	<b>1.25%</b>
<b>Dividend Diamonds</b>	<b>1.25%</b>
<b>Cape Lookout</b>	<b>1.25%</b>
<b>ORCA (restricted)</b>	<b>1.00%</b>
<b>Custom Portfolio</b>	<b>1.00%</b>
<b>Custom Fixed Income Portfolios</b>	<b>1.00%</b>
<b>Growth Risk Managed Assets</b>	<b>1.00%</b>

No person at 5T wealth receives any compensation for the sale of securities or other investment products. You have the option at any time to purchase investment products recommended through any brokers or agents that you choose. Our management agreement in no way inhibits you from pursuing other investment opportunities or services in addition to 5T, but we encourage you to discuss your entire financial situation with us so we can give you the best advice based on the full disclosure of your assets and needs.

#### ***Selection and Monitoring of Third Party Managers Fees***

Fees for the implementation of Asset Allocation, Portfolio Construction and Monitoring Services utilizing third party managers are the same as our standard annual fee schedule, as noted above, and are based on a percentage of the market value of all assets in the your accounts(s) as of the last business day of the proceeding calendar quarter.

When 5T utilizes external managers for the underlying asset management, an ADV will be provided for those managers upon request or prospective investment.

#### ***Financial Planning & Wealth Management Fees***

5T does not charge clients for Financial Planning or Wealth Management if they are using 5T's asset management services.

Financial Planning and Wealth Management fees for individuals or families that do not use 5T's asset management services will be charged on an hourly basis, at \$400.00 per hour and an administrative billing rate of \$100.00 per hour, depending on the nature and complexity of each client's circumstances. An estimate for total hours will be determined at the start of the advisory relationship.

### ***Termination of the Advisory Relationship***

5T or the client may terminate the management agreement at any time by written notice to the other party. The client will incur a pro rata charge for bona fide advisory services actually rendered prior to such termination.

Upon termination of any account, any prepaid, unearned fees will be promptly refunded, and any earned, unpaid fees will be due and payable.

### ***Fund of Fund Fees***

The 5T WP may pay 5T or its' affiliates a management fee and carried interest (a type of performance-based fee). The management fees are paid directly from the Fund in accordance with the operating or partnership agreements and investment advisory agreements between 5T and general partner or managing member of each Fund. (Item 6 provides more information about performance-based fees, and Item 10 provides more information about our private investment funds.) The investment of the Funds' assets in other investment vehicles may carry additional expenses and fees that are passed through to the underlying investors in the 5T WP. These fees are separate and distinct from 5T management fees and carried interest in the Fund which is disclosed in the offering memorandum of the 5T WP Fund.

### ***Advisory Fees in General***

Clients should note that similar advisory services may be available from other registered or unregistered investment advisers for similar or lower fees.

### ***Limited Prepayment of Fees***

Under no circumstances do we require or solicit payment of fees in excess of \$1200 more than six months in advance of services rendered.

### **Performance-Based Fees and Side-By-Side Management**

As disclosed in Item 5 of this Brochure, 5T or its' affiliates may receive performance-based fees in the form of carried interest from the 5T WP Fund. With private funds in general, the manager will receive carried interest only after the fund first returns all capital contributed by the investors, and, in certain cases, the fund must also return a previously agreed upon rate of return (the hurdle rate) to investors. Each Fund that has a carried interest provision will be detailed in their respective partnership agreement.

Investors should be aware that performance-based fee arrangements may create an incentive for 5T to recommend investments which may be riskier or more speculative than those which would be recommended under a different fee arrangement. In addition, this arrangement may cause investors to pay a greater expense than if such fees were not charged.





PERFORMANCE-BASED FEES WILL ONLY BE CHARGED IN ACCORDANCE WITH THE PROVISIONS OF REG. 205-3 OF THE INVESTMENT ADVISERS ACT OF 1940 AND/OR APPLICABLE STATE REGULATIONS. THE FEES WILL NOT BE OFFERED TO ANY CLIENT RESIDING IN A STATE IN WHICH SUCH FEES ARE PROHIBITED.

### **Types of Clients**

5T provides investment and asset management services to individuals, pension and profit sharing plans, trusts, estates, charitable organizations, private foundations and corporations. We manage advisory accounts on a discretionary basis. Account supervision is guided by the stated objectives of the client (i.e., maximum capital appreciation, growth, income, or growth and income), and/or a blend of objectives as determined by our best judgment.

### **Selection and Monitoring of Third Party Money Managers**

Depending upon the client assets size, 5T may provide advisory management services through the Manager of Managers Program. We provide the client with an asset allocation strategy developed through personal discussions in which the client's goals and objectives are established based on the client's particular circumstances. This asset allocation strategy is drafted into the client's Personal Investment Suitability Statement.

5T performs management searches of various registered investment advisers. Based on the client's individual circumstances and needs (as exhibited in the client's Personal Investment Policy Statement) we determine which selected registered investment adviser's ("adviser" or "asset manager") portfolio management style is appropriate for that client. Factors considered in making this determination include account size, risk tolerance, the opinion of each client and the investment philosophy of the selected asset manager. Clients should refer to the asset manager's Firm Brochure or other disclosure document for a full description of the services offered. Client meetings are available on a regular basis, or as determined by the client, to review the account.

On an ongoing basis, we monitor the performance of the asset manager(s). If we determine that a particular adviser is not providing sufficient management services to the client, or is not managing the client's portfolio in a manner consistent with that client's Personal Investment Policy Statement, then we may move the client's portfolio to a different asset manager and/or program sponsor. Under this scenario, our firm retains the discretion to hire and fire the asset manager and/or to move the client's portfolio to a different program.

At least annually, we meet with the client to review and update, as necessary, the client's Personal Investment Advisory Statement. However, should there be any material change in the client's personal and/or financial situation, we should be notified immediately to determine whether any review and/or revision of the client's Personal Investment Suitability Statement is warranted.

5T generally requires discretionary advisory clients to maintain a minimum account size of \$250,000, although this minimum may be waived in certain circumstances at the sole discretion of our principals.

5T WP's Fund of Funds subscription minimums and subsequent investments are detailed in the Fund's offering memorandum issued by the Fund.

The following are our investment models and the minimum account size:

<b>Model</b>	<b>Account Minimum, if any</b>
<b>Mendocino</b>	<b>\$500,000</b>
<b>Dividend Diamonds</b>	<b>\$250,000</b>
<b>Cape Lookout</b>	<b>No minimum</b>
<b>ORCA (restricted)</b>	<b>\$250,000</b>
<b>Custom Portfolio</b>	<b>\$1,000,000</b>
<b>Custom Fixed Income Portfolios</b>	<b>\$250,000</b>
<b>Growth Risk Managed Assets</b>	<b>\$100,000</b>

### **Methods of Analysis, Investment Strategies and Risk of Loss**

5T's research process starts by building a "point of view." One of the most critical elements of investing is understanding the context of your investments. As a result we conduct a large amount of macroeconomic research. As we conduct this research we have one thing in mind: The end product must be timely, actionable and able to generate specific investment recommendations.

We employ a combination of fundamental and quantitative research analysis in the management of our investment strategies. We utilize a broad array of individual holdings, exchange traded funds, and other investment vehicles to deliver a diversified portfolio to our clients. Our investments are diversified across asset classes as well as within each asset area.

5T uses Quantitative Analysis, a mathematical stock valuation and forecasting tool, which allows us to place a probability on the chance of a gain or loss from an investment by analyzing complex statistics such as the alpha and beta performance of stocks, trading patterns and strengths, and regression analysis. When coupled with traditional fundamental analysis, this method adds tremendous value to an investment decision. By studying various methods of technical analysis we gain a better understanding of the major trends in the markets and improve our success at picking entry and exit points.

As the General Partner in 5T WP, we invest in pooled investment vehicles managed by various Portfolio Managers. In selecting investments, we seek to create a diversified portfolio of strategies and managers. 5T performs investment and operational due diligence before making an initial investment and determines the allocation of investments from its ongoing due diligence. The Partnerships investments

can invest in a variety of securities and other instruments, including foreign investments. We seek to construct a portfolio that is non-correlated to the capital markets and exhibits low volatility.

Investing in securities involves risk of loss that you should be prepared to bear.

### **Disciplinary Information**

At this time, there are no legal or disciplinary events brought forth upon any employee of 5T or the company itself.

### **Other Financial Industry Activities and Affiliations**

There are no management persons who have registered, or have an application pending to register, as a broker-dealer or registered representative of a broker-dealer. Nor do any management persons or related persons have any material conflicts of interest in regards to other investment advisors or financial planners, futures commission merchants, commodity pool operators, commodity trading advisors, banking or thrift institutions, accountant or accounting firms, lawyer or law firms, insurance company or agencies, pension consultants, real estate brokers or dealers.

#### ***Private Fund and General Partner Affiliations:***

5T is the General Partner and provides investment advice to 5T Wealth Partners, LP ("5T WP Fund") an affiliated private investment fund.

5T and its affiliates will devote a portion of their business time and efforts to each client. To the extent a conflict arises, 5T and its affiliates will attempt to resolve such conflict in a fair and equitable manner.

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

#### **Code of Ethics**

5T has adopted a Code of Ethics expressing our commitment to ethical conduct. 5T's Code of Ethics describes our fiduciary duties and responsibilities to you, our clients, and sets forth our practice of supervising the personal securities transactions of supervised persons with access to client information. Individuals associated with 5T may buy or sell securities for their personal accounts identical to or different than those recommended to clients. It is our expressed policy that no person employed by 5T shall prefer his or her own interest to that of an advisory client or make personal investment decisions based on the investment decisions of advisory clients.

To supervise compliance with our Code of Ethics, 5T requires that anyone associated with this advisory practice, with access to advisory recommendations, provide annual securities holdings reports and quarterly transaction reports to our Chief Compliance Officer. We require all access persons to also receive approval from the Chief Compliance Officer prior to investing in any IPO's or private placements

(limited offerings). 5T requires that all individuals must act in accordance with all applicable Federal and State regulations governing registered investment advisory practices. Our Code of Ethics further includes our policy prohibiting the use of material non-public information. Any individual not in observance of the above may be subject to discipline.

5T will provide a complete copy of its Code of Ethics to any client or prospective client upon request.

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

5T Wealth and its related persons, as principal, never buy securities from clients.

5T does act as a general partner for 5T WP and may recommend that our clients invest into this partnership.

### ***Personal Trading***

From time to time, trading by 5T, its associated persons and their relatives may be restricted in recognition of impending investment decisions on behalf of our clients. If transaction orders for a client and 5T (and/or its associated persons and relatives) are not traded within a model then transaction orders for 5T and its associated persons will be the last orders filled. All trades done within a model are traded concurrently with other clients in a block trade order.

To mitigate the issue of trading before a client, we have opted to require all accounts managed by 5T for its employees will place their account within a model. If the account is too small for a model it will generally not be allowed to trade securities and remain in cash or a money market fund. When the exception happens, all non-model trades must be pre-approved by another trader and the Chief Compliance Officer. Our members, officers and employees will be required to report and be audited on all personal securities transactions quarterly.

5T and its associated persons may purchase or sell specific securities for their own account based on personal investment considerations without regard to whether the purchase or sale of such security is appropriate for clients.

We may give investment advice to clients recommending an investment in various types of privately placed investment vehicles. In addition, 5T and/or related persons may also participate as an investor in such securities.

## **Brokerage Practices**

### **Research and other Soft Dollar Benefits**

5T does not use the practice of Soft Dollars. All research used by our team is comprised of information that is readily available through the media, or paid, one-time or subscription-based research obtained from reliable, tested and qualified sources.

### **Brokerage for Client Referrals**

5T does not receive client referrals from our custodian.

### **Directed Brokerage**

When selecting a custodian for any transaction, or series of transactions, 5T may consider a number of factors, including, for example, net price, reputation, financial strength and stability, efficiency of execution and error resolution, block trading and block positioning capabilities, willingness to execute related or unrelated difficult transactions in the future, order of call, offering us complete online computer access to the data regarding your account, and other matters involved in the receipt of brokerage services generally.

At the present time, 5T uses Fidelity Investments as the primary custodian for all customer accounts. 5T regularly surveys other custodians and compares services and cost structures to assure ourselves that our clients are always receiving competitive pricing and services. We can and will offer other custodians if and when it is ever determined that Fidelity Investments is no longer a leading service provider with a competitive cost structure.

The overwhelming majority of transactions are executed by 5T using Fidelity Investments' Wealth Central trading system. However, from time to time, we assign trades to other broker-dealers that we believe can provide better service and/or cheaper pricing for a specialized transaction. In such cases 5T is responsible to negotiate the commission rates paid to the trading firm, without the prior consent of our clients.

Where 5T buys or sells the same security for two or more clients, we may place concurrent orders to be executed together as a single block in order to facilitate orderly and efficient execution. Whenever we combine these trades, each account on whose behalf an order is placed is determined in advance of order placement. Although such concurrent authorizations potentially could be either advantageous or disadvantageous to any one or more particular accounts, they will be affected only when we believe that to do so will be in the best interest of the affected accounts. When such concurrent authorizations occur, the objective will be to allocate executions in a manner which is deemed equitable to the accounts involved. Each account receives the average price of the overall order; transaction cost is as stated above. 5T's method for allocating block trades and partially-filled block orders is as follows:

- For trades which are fully executed, each client receives the number of shares originally intended for his or her account
- For trades which are only partially executed, all accounts are treated equally by receiving a proportionally smaller amount of shares.

We participate in the back office and support program sponsored by Fidelity Investments Institutional Brokerage Group (FIIBG) program. This program and the services provided, including the trading platform, are essential to our service arrangements and capabilities, as we may not accept clients who try to utilize other broker-dealers. You should understand that in directing us to use a particular broker or dealer, we will not have the authority to negotiate commissions among various brokers, obtain volume discounts and best execution may not be achieved. Not all advisors require a client to direct the use of specific and recommended brokers. The program also offer commission rates for all of our clients which are competitive and generally less than those available if you were to go directly to these brokers outside of this program.

Through this program we receive direct access to client account information, electronic download of trades, balances and positions and the ability to directly debit your advisory fees payable to 5T. Fidelity Investments prepares trade and account change confirmations and monthly statements for each account. We receive software and support services, including reduction in seminar and conference fees from these program sponsors. Program services provided to us are not contingent upon any specific amount of business (assets or trading).

5T will evaluate Fidelity Investments on an annual basis to insure our clients are getting the best execution. 5T may also employ solicitors to whom it will pay cash or a portion of the advisory fees paid by clients referred to it by those solicitors. In such cases, this practice will be disclosed in writing to the client and we will comply with the other requirements of Rule 206(4)-3, under the Investment Advisers Act of 1940, as amended.

This information is not applicable to 5T WP as we do not control the choices of broker-dealers for each of the funds contained in the Fund of Funds. For the majority of these funds, a broker-dealer is not utilized at all, with rare exception that would be granted by the Fund Manager.

### **Review of Accounts**

Client's investments are reviewed at the inception of the client relationship and as often as is mutually agreed upon between 5T and the client based on the client's stated objectives. Each quarter the models are examined to make sure each account is in the appropriate model. Significant changes in economic conditions, the client's financial situation or the client's investment objectives may also trigger a review.

Paul Krsek, Principal, reviews each account. All other associated persons with 5T act in accordance with their written instructions pertaining to each account.

## **Client Referrals and Other Compensation**

5T does not currently have any referral arrangements and does not pay or receive any compensation in connection with advisory clients.

## **Custody**

Most client funds in separate managed accounts are held in custody by Fidelity Investments (also known as National Financial Services, Inc.). Fidelity Investments provides each account a monthly, as well as year-end, statement of the assets in that account to the account holder and all trustees and interested parties listed on the account. These statements can be delivered in paper form or via e-delivery as indicated at commencement of the account or can be altered at a later date as best fit's each client's lifestyle. It is the client's responsibility to review these statements and insure they are correct.

Client funds for 5T WP are also held in custody and will be maintained by Colorado State Bank & Trust. While 5T WP will not maintain physical possession of the funds or securities of any private investment fund, we, as the general partner of the Fund of Funds, has authority to direct JP Morgan to transfer funds and pay out the management fees and Performance Allocations.

ALPS Fund Services will provide client reports at least monthly for 5T WP. The general partnership will be audited annually by an independent public accountant, KPMG, which will be provided to all investors within 120 days of its fiscal year end (180 days for fund of funds).

## **Investment Discretion**

5T establishes a discretionary relationship with all of our asset management clients. We request that you provide us with written authority to determine which securities and the amounts of securities that are bought or sold. Any limitations on this discretionary authority shall be included in this written authority statement. Clients may change/amend these limitations as required. Such amendments shall be submitted in writing.

We determine the amount of the securities to be bought or sold subject to the investment goals and objectives based on your particular circumstances, but without obtaining your specific consent.

The authority to grant 5T discretionary trading on your accounts is based off your signature on the "Investment Advisory Agreement" that is signed at the same time as filling out the application to open an account at Fidelity Investments.

5T WP has discretionary authority of which funds are chosen for our Fund of Funds, but within each fund, the Fund Manager retains discretionary authority of the assets held.



### **Voting Client Securities**

5T, as a matter of policy and practice, has no authority to vote proxies on behalf of advisory clients. The firm may offer assistance with proxy matters upon client's request, however the client always retains the proxy voting responsibility. 5T's policy of having no proxy voting responsibility is disclosed to clients in the management agreement. All voting materials will be delivered to you directly through Fidelity Investments and its subsidiaries.

If you have received a ballot to vote on our securities and you have questions, you may contact us and we can give you our opinion. We will also offer the resources and reference materials so you may be informed and form your own opinion.

### **Financial Information**

5T has not enclosed a balance sheet for its most recent fiscal year as we do not have custody of our clients' funds or securities, our clients do not require prepayment of more than \$1200 in fees and six or more months in advance.

5T has not been the subject of a bankruptcy petition at any time.





**DISCLOSURE BROCHURE  
FORM ADV PART 2B  
BROCHURE SUPPLEMENT**

**PAUL J. KRSEK  
JEFFREY A. ROUSH**

**5T WEALTH MANAGEMENT, LLC  
REGISTERED INVESTMENT ADVISOR  
595 COOMBS STREET NAPA, CA 94559  
(707) 224-1340  
(707) 224-2521  
[www.5TWealth.com](http://www.5TWealth.com)**

**September 23, 2015**

This Brochure Supplement provides information about Paul J. Krsek and Jeffrey A. Roush that supplements the 5T Wealth Management Brochure. You should have received a copy of that Brochure. Please contact us at (707) 224-1340 if you did not receive 5T's Brochure or if you have any questions about the contents of this supplement.

Additional information about Paul Krsek and Jeff Roush is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Educational Background and Business Experience**

**Legal Name:** Paul J. Krsek

**Born:** 1948

### Education

1987 – UCLA Anderson Graduate School of Management  
Executive Management Certificate

1970 – Shippensburg University of Pennsylvania  
Bachelors of Arts degree in Sociology

### Business Background

June 1998 to Present

5T Wealth Management, LLC, Napa, CA  
Managing Member and Registered Investment Adviser Representative

May 2000 to 2006

First California Bancorp  
President and Director (June 2004 to 2006)

July 1998 to August 2004

London Pacific Securities, Inc., Sacramento, CA  
Broker/Dealer, Registered Representative and Registered Investment Adviser Representative

January 2002 – March 2004

Predictive Financial Technologies, LLC  
Managing Member

October 1997 to December 2004

Krsek Publishing L.P.  
General Partner

## **Disciplinary Information**

Paul J. Krsek does not have any disciplinary history or reportable events.

## **Other Business Activities**

### A. Investment-Related Activities

1. Paul J. Krsek is not engaged in any other investment-related activities.
2. Paul J. Krsek does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

### B. Non Investment-Related Activities

Paul J. Krsek is not engaged in other business or occupations.

## Additional Compensation

Paul J. Krsek does not receive any economic benefit from a non-advisory client for the provision of advisory services.

## Supervision

Jeffrey Roush, Chief Compliance Officer is responsible for all internal compliance supervision of 5T Wealth Management. He can be reached at (707) 224-1340. Paul J. Krsek oversees all material investment policy changes and conducts periodic testing to ensure that client objectives and mandates are being met.

## Educational Background and Business Experience

**Legal Name:** Jeffrey A. Roush

**Born:** 1956

### Education

1979 - University of Wisconsin, Whitewater, WI,  
Bachelor of Business Administration, Magna Cum Laude

### Business Background

June 2014 to Present

5T Wealth Management, LLC, Napa, CA  
Managing Member and Registered Investment Adviser Representative

August 2007 to June 2014

Argos Wealth Advisors, LLC  
Co-Founder, Managing Member and COO

June 2004 to August 2007

J & T Roush Family, LLC  
CEO

June 2000 to June 2004

Bank of Montreal/Harris Private Bank  
(Purchased CSFBdirect, purchased DLJdirect Institutional)  
COO and Senior Managing Director

June 2002 to June 2004

Bank of Montreal/Harris Private Bank  
COO and Senior Managing Director

## Disciplinary Information

Jeffrey Roush does not have any disciplinary history or reportable events.

## Other Business Activities

### A. Investment-Related Activities

1. Jeffrey Roush is not engaged in any other investment-related activities.
2. Jeffrey Roush does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

### B. Non Investment-Related Activities

Jeffrey Roush is engaged in other business or occupations. He is an advisor to the following companies.

1. Wealth X, LLC
2. Boundless, LLC

## Additional Compensation

Jeffrey Roush does not receive any economic benefit from a non-advisory client for the provision of advisory services.

## Supervision

Paul Krsek, Chief Executive Officer and Managing Partner is responsible for all internal supervision of 5T Wealth Management. She can be reached at (707) 224-1340. Paul J. Krsek oversees all material investment policy changes and conducts periodic testing to ensure that client objectives and mandates are being met.