



BOULDER WEALTH MANAGEMENT, LLC
Doing business as “PHD Retirement Consulting”

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Firm Brochure

(Part 2A of Form ADV)

March 25, 2019

This brochure provides information about the qualifications and business practices of BOULDER WEALTH MANAGEMENT, LLC. (doing business as PHD Retirement Consulting). If you have any questions about the contents of this brochure, please contact us at: (913) 944-4600, or by email at: Paul@boulderkc.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority.

Additional information about Boulder Wealth Management, LLC is available on the SEC website at www.adviserinfo.sec.gov.

Material Changes (Item 2)

Material Changes since the Last Update

This PHD Brochure, dated March 25, 2019, is the annual update Brochure for the PHD Retirement Consulting division of Boulder Wealth Management, LLC.

Since the filing of the firm's last annual update Brochure on March 30, 2018, we have made various minor updates but no material changes were made to our Boulder Brochure.

Full Brochure Available

Pursuant to regulatory requirements, we will deliver to you a summary of any material 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.

Whenever you would like to receive a complete copy of our Boulder or PHD Brochure, please contact us by telephone at: (913) 944-4600 or by email at: Paul@BoulderKC.com.

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Advisory Business (Item 4)

Firm Description

Boulder Wealth Management, LLC, doing business as Boulder Investment Group (“BWM”) was founded in 2008 and is owned and controlled by Paul G. Wiederholt. Troy Redstone manages the firm’s institutional division which conducts business under the business name “PHD Retirement Consulting.”

BWM provides personalized confidential financial planning, investment advisory and investment management services to individuals, pension and profit sharing plans, trusts, estates, charitable organizations and small businesses. Depending on the type of engagement, consultations may include: determination of financial objectives, identification of financial problems, cash flow management, insurance review, investment management, education funding, and retirement planning.

BWM’s primary services are investment management, investment consulting, and financial planning. The firm does not receive commissions for purchasing or selling annuities, stocks, bonds, mutual funds, or limited partnerships. However some of BWM’s affiliated persons may receive commissions in their capacities as insurance agents (see Item 10 below).

Other professionals (e.g., lawyers, accountants, insurance agents, etc.) may be engaged directly by the client on an as-needed basis, and BWM will coordinate with such outside parties at the client’s request.

An initial meeting is provided free of charge and is considered an exploratory interview to determine the extent to which financial planning and investment management may be beneficial to the client.

Types of Advisory Services

As mentioned above, BWM provides investment management services, investment consulting services, and financial planning services. BWM also provides retirement plan consulting services through a different division under the business name “PHD Retirement Consulting” (See PHD Retirement Consulting ADV Part 2 Brochure for additional details).

As of 12/31/2018, BWM managed approximately \$171,226,166 in assets, \$38,526,166 of which was managed on a discretionary basis, and \$132,700,000 of which was managed on a non-discretionary basis.

Tailored Relationships

BWM services are tailored to the individual needs of clients. Client goals and objectives are assessed in meetings and are used as guidelines for each individual client. Clients may impose written restrictions on investing in certain securities or types of securities.

Types of Agreements

The following agreements define the typical client relationships provided by PHD. For information about other BWM services, please refer to the BWM ADV Part 2 Brochure.

Retirement Management Services

PHD provides retirement plan management services to assist businesses with administration of their defined benefit and defined contribution retirement plans. In these engagements, PHD serves as a discretionary manager and can make and implement certain recommendations, while the client retains control for implementation of other actions.

Retirement Consulting Services

PHD provides retirement plan consulting services to assist businesses with administration of their defined benefit and defined contribution retirement plans. In these engagements, PHD serves in an advisory capacity where the client retains control for implementation of all recommendations and other actions.

Fees and Compensation (Item 5)

Types of Fees

BWM bases its fees on a percentage of assets under management, hourly charges, or fixed fees depending on the type of engagement.

Retirement Plan Management Services

Clients are generally charged an ongoing fee which is negotiated based on the level of service provided. The fee is generally calculated as a percentage of assets managed, and generally ranges from 0.50% to 0.75% annually.

Fees are generally billed quarterly in advance and may be deducted directly from the plan in some cases or may be billed directly to the client. Fees are calculated by multiplying one fourth (1/4) of the annual fee by the total dollar amount of assets at the market close of the last business day of the preceding calendar quarter. The fee for the first period of service will be pro-rated for engagements which begin after the beginning of the quarter. Client may terminate a contract at any time subject to the contract's terms. When a relationship is terminated, a client will be entitled to a pro-rated refund of any pre-paid fees based upon the number of days remaining in the quarter after termination.

Fees charged by PHD are separate from plan administrative costs, from transaction costs, and from fees and expenses charged by mutual funds that may be held by the plan.

Retirement Plan Consulting Services

Clients are generally charged an ongoing fee which is negotiated based on the level of service provided. The fee is may be fixed or may be calculated as a percentage of assets advised, and generally ranges from 0.25% to 0.50% annually.

Fees are generally billed quarterly in advance and may be deducted directly from the plan in some cases or may be billed directly to the client. For asset based fee engagements, fees are calculated by multiplying one fourth (1/4) of the annual fee by the total dollar amount of assets at the market close of the last business day of the preceding calendar quarter. The fee for the first period of service will be pro-rated for engagements which begin after the beginning of the quarter. Client may terminate a contract at any time subject to the contract's terms. When a relationship is terminated, a client will be entitled to a pro-rated refund of any pre-paid fees based upon the number of days remaining in the quarter after termination.

Fees charged by PHD are separate from plan administrative costs, from transaction costs, and from fees and expenses charged by mutual funds that may be held by the plan.

Performance-Based Fees (Item 6)

Sharing of Capital Gains

Fees are not based on a share of the capital gains or capital appreciation of managed securities. BWM has elected not to use a performance-based fee structure because of the potential conflict of interest. In addition, performance-based compensation may create an incentive for an adviser to recommend an investment that may carry a higher degree of risk to the client.

Types of Clients (Item 7)

Description

BWM generally provides investment advice to individuals, pension and profit sharing plans, trusts, estates, or charitable organizations, corporations or business entities.

Account Minimums

BWM requires a minimum account size of \$100,000 of assets under management for accounts managed for individuals, which equates to an annual fee of \$1,500, but has

no established minimum for institutional clients. However, BWM may waive the account minimum or decline certain engagements at its discretion.

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

Methods of Analysis

Security analysis methods may include charting, fundamental analysis, technical analysis, and cyclical analysis.

The main sources of information include financial newspapers and magazines, research materials prepared by others, corporate rating services, timing services, annual reports, prospectuses, filings with the Securities and Exchange Commission, and company press releases.

Other sources of information that BWM may use include Morningstar mutual fund information, Morningstar stock information, and other web based sources.

Investment Strategies

The primary investment strategy used on client managed accounts is well diversified, strategic asset allocation utilizing a core and satellite approach. This means that we use primarily mutual funds and ETFs as the core investments, and then add other types of investments to meet specific client objectives. We use a similar approach for institutional accounts, but actual security selection may vary depending on the platform used.

The investment strategy for a specific client is based upon the objectives stated by the client during consultations. The client may change these objectives at any time.

Risks associated with our general strategy would include typical strategy risks such as market risk, industry risk, inflation risk, manager risk, income risk, geology risk, default risk, call risk, etc.

Risk of Loss

All investment programs have certain risks that are borne by the investor. Such risks include market risk, interest rate risk, currency risk, political risk, inflation risk, liquidity risk, business risk, financial risk, etc. No investment strategy can assure a profit or avoid a loss.

Disciplinary Information (Item 9)

Legal and Disciplinary

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 the firm's management.

Although BWM does not consider the following to be material in evaluation of the firm or the integrity of its management, the firm did consent to an order and was

subject to a \$5,000 fine in April of 2010 from the State of Missouri for not being properly registered before conducting business in the state.

BWM is currently not subject to, nor has ever been subject to, any other legal or disciplinary events of a material nature.

Other Financial Industry Activities and Affiliations (Item 10)

BWM is an independent registered investment registered advisor and only provides investment advisory services. However, while we do not sell products or services other than investment advice, our representatives may sell other products or provide services outside of their role as investment advisor representatives with us.

Insurance Agent

You may work with your investment adviser representative in his or her separate capacity as an insurance agent. When acting in his or her separate capacity as an insurance agent, the investment adviser representative may sell, for commissions, general disability insurance, life insurance and annuities to you. As such, your investment adviser representative in his or her separate capacity an insurance agent, may suggest that you implement recommendations of BWM by purchasing disability insurance, life insurance or annuities. This receipt of commissions creates an incentive for the representative to recommend those products for which your investment adviser representative will receive a commission in his or her separate capacity as an insurance agent. Consequently, the advice rendered to you could be biased. You are under no obligation to implement any insurance or annuity transaction through your investment adviser representative.

Affiliated Entity

Boulder Investment Group, LLC is a Kansas Limited Liability company that was formed on June 2, 2008. The firm is owned and controlled by Paul G. Wiederholt and is used for tax purposes only.

Non-Affiliated Entity

PHD Consulting LLC is a separately owned Kansas Limited Liability company that was formed and is owned by Troy Redstone. The firm provides non-investment related consulting services to retirement plans, retirement plan sponsors, and other institutional clients.

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

Code of Ethics

BWM has adopted a Code of Ethics which details the firm's standards of conduct for all associated personnel. The Adviser and its personnel owe a duty of loyalty, fairness and good faith towards their clients, and have an obligation to adhere not only to the specific provisions of the Code but to the general principles that guide the Code.

The Code covers a range of topics that may include: general ethical principles, reporting personal securities trading, exceptions to reporting securities trading, reportable securities, reporting ethical violations, distribution of the Code, review and enforcement processes, amendments to Form ADV and supervisory procedures. The Adviser will provide a copy of the Code to any client or prospective client upon request.

Participation or Interest in Client Transactions

BWM and its employees may buy or sell securities that are also held by clients. Employees may not however trade their own securities ahead of client trades.

Personal Trading

The Chief Compliance Officer of BWM reviews all advisor trades to help ensure that clients of the firm are not disadvantaged by employee personal trading.

Brokerage Practices (Item 12)

BWM does not maintain custody of client assets. Instead, we require all client assets be maintained in an account at a non affiliated "qualified custodian," generally a broker-dealer or bank, who will be responsible for executing client trades.

When recommending brokers or custodians for its clients, BWM 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.

Directed Brokerage

Clients should understand that not all investment advisors require the use of a particular broker/dealer or custodian. By requiring clients to use a particular broker/dealer, BWM may not achieve the most favorable execution of client

transactions and the practice requiring the use of specific broker/dealers may cost clients more money than if the client used a different broker/dealer or custodian. BWM does not require its institutional clients to use specific broker/dealers or qualified custodians.

Your Brokerage and Custody Costs

Our clients receive various services directly from our custodian. For our clients' accounts that our custodian maintains, the custodian generally does not charge separately for custody services but instead is compensated by charging commissions or other fees on certain trades that it executes or trades that are executed by other brokers to and from the custodial accounts. The firm's relationship to the custodian and its relationship to the client are entirely independent of trade commission assessed by the custodian in client accounts.

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 Brokers/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 custodian also makes 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 provide 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 custodian also offers 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 custodian 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 our custodian 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 and not those services that benefit only us.

Block Trading Policy

BWM generally is not involved in trading for institutional accounts. For other accounts, most trades are mutual funds or exchange-traded funds where trade aggregation would not garner any client benefit. However, if BWM elects to aggregate trades in order to facilitate more efficient management, an average price will be given to all participants in the block.

Review of Accounts (Item 13)

Periodic Reviews

BWM performs reviews of ongoing institutional investment advisory accounts no less than semi-annually. Accounts are reviewed for consistency with the investment strategy and performance among other things.

Reviews of institutional investment advisory accounts are performed by the Troy Redstone.

Review Triggers

Reviews may be triggered by changes in an account's financial or other circumstances.

Regular Reports

Advisory account statements are generated by the custodian no less than quarterly. These statements are sent directly to the account owner by the custodian. These reports list the account positions, activity in the account over the covered period, and other related information. Clients are also sent confirmations by the custodian following each brokerage account transaction. BWM may also produce other reports at its discretion.

Client Referrals and Other Compensation (Item 14)

Incoming Referrals

BWM has been fortunate to receive many client referrals over the years. The referrals came from current clients, estate planning attorneys, accountants, employees, personal friends of employees and other similar sources. The firm does not compensate referring parties for these referrals.

Referrals Out

BMW does not accept referral fees from third party managers which may be recommended to institutional clients.

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

Other Compensation

BWM may receive economic benefits from our custodian 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.

BWM may also receive additional non-cash compensation from advisory product sponsors. Such compensation may not be tied to the sales of any products. Compensation may include such items as gifts valued at less than \$100 annually, or reimbursement in connection with educational meetings or marketing or advertising initiatives. Advisory product sponsors may also pay for education or training events that may be attended by BWM advisors.

Custody (Item 15)

Custody of Assets

As noted in Item 12, BWM does not hold client funds or securities, but instead requires that they be held by a third party custodian. We may however have limited control in some instances to trade or make investment selections on your behalf, to

deduct our advisory fees from your account with your authorization, or to request disbursements to you.

Account Statements

All assets are held at a qualified custodian, and the custodian provides account statements directly to clients at their address of record at least quarterly. Clients should carefully review such statements.

Performance Reports

Clients are urged to compare the account statements received directly from their custodians to the performance report statements provided by BWM.

Investment Discretion (Item 16)

Discretionary Authority for Trading

BWM accepts discretionary authority to assist in managing accounts on behalf of clients. For example, BWM may have the authority to determine, without obtaining specific client consent, the securities to be bought or sold and the amount of the securities to be bought or sold, or may have the authority to select investment options to be made available to plan participants in retirement plan engagements. However, BWM consults with the client prior to any action if such authorization has not been given.

Limited Power of Attorney

BWM will not exercise any discretionary authority until it has been given authority to do so in writing. A limited power of attorney is an authorization which has been limited for a specific purpose (e.g. trading, investment selection, etc.).

Voting Client Securities (Item 17)

Proxy Votes

BWM does not vote proxies related to securities but may provide assistance upon request. Clients will receive proxy ballots directly from their account custodian or the transfer agent for the security, and will be responsible for voting their own proxies.

Financial Information (Item 18)

Financial Condition

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 of more than \$500 per client 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.

BWM does not require prepayment of fees of more than \$500 for six months in advance, does not accept custody of client funds, and has no other financial or operating conditions which trigger such additional reporting requirements.

Information Security Program

Information Security

BWM maintains an information security program to reduce the risk that your personal and confidential information may be breached.

Privacy Notice

BWM requires that you provide current and accurate financial and personal information. BWM will protect the information you have provided in a manner that is safe, secure, and professional. We collect non-public customer data in checklists, forms, in written notations, and in documentation provided to us by our customers for investment and consulting services.

During regular business hours access to customer records is monitored so that only those with approval may access the files. During hours in which the company is not in operation, the customer records will be locked.

No individual who is not so authorized shall obtain or seek to obtain personal and financial customer information. No individual with authorization to access personal and financial customer information shall share that information in any manner without the specific consent of a firm principal. Failure to observe Boulder Wealth Management, LLC procedures regarding customer and consumer privacy will result in discipline and may lead to termination.

Sharing Nonpublic Personal and Financial Information

BWM is committed to the protection and privacy of its customers' and consumers' personal and financial information. BWM will not share such information with any affiliated or nonaffiliated third party except:

- When necessary to complete a transaction in a customer account, such as with the clearing firm or account custodians;
- When required to maintain or service a customer account;
- To resolve customer disputes or inquiries;
- With persons acting in a fiduciary or representative capacity on behalf of the customer;
- With rating agencies, persons assessing compliance with industry standards, or to the attorneys, accountants and auditors of the firm;
- In connection with a sale or merger of BWM's business;
- To protect against or prevent actual or potential fraud, identity theft, unauthorized transactions, claims or other liability;
- To comply with federal, state or local laws, rules and other applicable legal requirements;
- In connection with a written agreement to provide investment management or advisory services when the information is released for the sole purpose of providing the products or services covered by the agreement;

- In any circumstances with the customer's instruction or consent; or
- Pursuant to any other exceptions enumerated in the California Information Privacy Act.

Opt-Out Provisions

BWM does not share nonpublic personal and financial information with affiliated or unaffiliated third parties except under the circumstances noted above. Since sharing under the circumstances noted above is necessary to service customer accounts or is mandated by law, there are no allowances made for clients to opt out.

Form ADV Part 2B Brochure Supplement - Paul G. Wiederholt

BOULDER WEALTH MANAGEMENT, LLC
Doing business as “PHD Retirement Consulting”

Paul G. Wiederholt

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Paul@BoulderKC.com

March 25, 2019

This brochure supplement provides information about Paul Wiederholt that supplements the Boulder Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Kelly Biddlecombe, Administrative Assistant, if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about Paul Wiederholt is available on the SEC’s website at www.adviserinfo.sec.gov.

Paul G. Wiederholt, CFP® Date of birth: 01/25/1963

Educational Background:

- University of Kansas, B.S. Mechanical Engineering, 1986.
- University of Kansas, MBA, 1988.

Business Experience:

- Boulder Wealth Management, LLC, Managing Member 05/2008 to Present
- LPL Financial LLC, Registered Representative 05/2008 to 12/21/2016
- Prior to founding Boulder Wealth Management, LLC and joining LPL in 2008, Paul was a financial advisor for The O.N. Equity Sales Company (2001-2008); directed the investment division for a group of 4 banks (1999-2001); and worked for Edward Jones Investments (1996-1999). He also held positions at Sprint and Ernst & Young.
- Paul earned his CFP® designation¹ in 2004, and has completed the following securities license examinations: Series 24 general securities principal; Series 7 General Securities Representative, Series 63 Uniform Securities Agent State Law Examination and Series 65 Uniform Investment Adviser Law Examination and licensed registered representative.

Disciplinary Information: Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. Mr. Wiederholt is currently not subject to, nor has ever been subject to, any legal or disciplinary events of a material nature.

Other Business Activities: Mr. Wiederholt is a licensed insurance agent. See Item 10 above regarding these activities. Mr. Wiederholt has no other financial industry affiliations.

Additional Compensation: Mr. Wiederholt does not receive any economic benefits, sales awards, or other compensation in connection with providing advisory services to clients.

Supervision:

Paul Wiederholt is the Managing Member and Chief Compliance Officer of Boulder Wealth Management, LLC, and consequently does not report to a supervisor. He may be reached at the phone number or address listed above.

¹Certified Financial Planner™ (CFP®)

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and

(3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

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

- **Education** – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- **Experience** – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- **Ethics** – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- **Continuing Education** – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- **Ethics** – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

CFP Acknowledgment: Paul G. Wiederholt acknowledges his responsibility as a CFP® Certificant to adhere to the standards that have been established in the CFP Board’s Standards of Professional Conduct. If you become aware that

Paul G. Wiederholt’s conduct may violate the Standards of Professional Conduct, you may file a complaint with the CFP Board at www.CFP.net/complaint.

Form ADV Part 2B Brochure Supplement – Troy L. Redstone

BOULDER WEALTH MANAGEMENT, LLC
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Additional information about Troy Redstone is available on the SEC’s website at www.adviserinfo.sec.gov.

Troy L. Redstone

Date of birth: 05/01/1967

Educational Background:

- University of Alabama, B.A. Degrees in Behavioral Psychology and Journalism, 1989

- Anderson University, Master's Degree, Divinity, 1993
- Rockhurst University, Studied Finance in 2004 and 2005, no degree

Business Experience:

- Boulder Wealth Management, LLC, Advisor Representative, 06/2013 to Present
- LPL Financial, LLC, Registered Representative, 06/2013 to 12/2016
- Securities America, Inc., Registered Representative, 04/2010 to 03/2013
- Securities America Advisors, Inc., Investment Advisor Representative, 04/2010 to 03/2013
- Lockton Companies', LLC, Representative, 05/2009 to 12/2009
- Lockton Investment Advisors, LLC, Investment Advisor Representative, 05/2009 to 11/2009
- Lockton Financial Advisors, LLC, Registered Representative, 05/2009 to 11/2009
- Lawing Financial, Director Of Qualified Plan Operations, 01/2008 to 04/2009
- Troy has completed the following securities license examinations: Series 6 Investment Company Products/Variable Contracts Representative Exam, Series 63 Uniform Securities Agent State Law Examination and the Series 65 Uniform Investment Adviser Law Examination

Disciplinary Information:

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. Mr. Redstone is currently not subject to, nor has ever been subject to, any legal or disciplinary events of a material nature.

Other Business Activities: Mr. Redstone is a licensed insurance agent. See Item 10 above regarding these activities.

Mr. Redstone also owns a separate entity, PHD Consulting LLC, which provides non-investment related consulting services to retirement plans, retirement plan sponsors, and other institutional clients.

Mr. Redstone has no other financial industry affiliations.

Additional Compensation: Mr. Redstone does not receive any economic benefits, sales awards, or other compensation in connection with providing advisory services to clients.

Supervision:

Troy Redstone is supervised by Paul Wiederholt, Chief Compliance Officer.

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