

**Item 1: Cover Page  
Part 2A of Form ADV: Firm Brochure  
December 2024**

**The Ensemble Team  
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**Firm Contact:  
Mark Jaeger**

This brochure provides information about the qualifications and business practices of Ensemble Team, LLC dba The Ensemble Team. If clients have any questions about the contents of this brochure, please contact us at (360) 726-2672 or [mark@ensembleteam.com](mailto:mark@ensembleteam.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 our firm is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching CRD #331144.

Please note that the use of the term "registered investment adviser" and description of our firm and/or our associates as "registered" does not imply a certain level of skill or training. Clients are encouraged to review this Brochure and Brochure Supplements for our firm's associates who advise clients for more information on the qualifications of our firm and our employees.

## **Item 2: Material Changes**

Ensemble Team, LLC dba The Ensemble Team is required to notify clients of any information that has changed since the last annual update of the Firm Brochure ("Brochure") that may be important to them. Clients can request a full copy of our Brochure or contact us with any questions that they may have about the changes.

### Item 3: Table of Contents

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## Item 4: Advisory Business

Our firm specializes in connecting clients with other investment advisers, broker-dealers, and accounting firms through our solicitation program. Our firm is a limited liability company formed under the laws of the State of Delaware in 2024 and has been in business as an investment adviser since that time. Our firm is wholly owned by Ensemble Team, Inc.

The purpose of this Brochure is to disclose the conflicts of interest associated with the investment transactions, compensation and any other matters related to investment decisions made by our firm or its representatives. As a fiduciary, it is our duty to always act in the client's best interest. This is accomplished in part by knowing our client. Our firm has established a service-oriented advisory practice with open lines of communication for many different types of clients to help meet their financial goals while remaining sensitive to risk tolerance and time horizons. Working with clients to understand their investment objectives while educating them about our process facilitates the kind of working relationship we value.

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

### **Types of Services Offered**

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#### **Solicitation/Referral Program:**

Our firm is a solicitation and referral platform that matches other registered investment advisors (RIAs), broker-dealers, and accounting firms in accordance with their needs.

#### **Tailoring of Services**

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TET tailors its solicitation services to the individual needs of its clients. TET asks its clients specific questions to ascertain their needs and match them with the appropriate firm. Questions cover various topics, including each client's geographic needs, language needs, the type of firm they are seeking a relationship with (registered investment advisor, broker-dealer, hybrid, etc.), and the services and relationship they are interested in (financial planning, investment management, business versus personal, etc.).

#### **Participation in Wrap Fee Programs**

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Our firm does not offer or sponsor a wrap fee program.

#### **Regulatory Assets Under Management**

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Our firm does not directly manage assets and thus has no assets under management to report.

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

### **Compensation for Our Services**

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Our firm charges a percentage of the gross fee our solicited clients charge to their respective clients. The percentage our firm assesses and receives ranges from 10% to 25% of our clients' gross fees.

Our clients will sign a solicitation agreement with our firm to detail the scope of services and the compensation earned by our firm for the services provided.

### **Other Types of Fees & Expenses**

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Our firm does not directly manage any assets and thus does not have a custodian.

### **Termination & Refunds**

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Clients may terminate the solicitation agreement with our firm at any time by the client's written notice to our firm.

Our firm will pro-rata our fees if billed in advance and refund them to our solicited clients. Our clients are fully responsible for refunding the fees they assess to their respective clients; however, if our firm receives any advance fees prior to termination, the portion assessed and received by our firm will be refunded back to our solicited clients directly.

### **Commissionable Securities Sales**

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Our firm and representatives do not sell securities for a commission.

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

Our firm does not charge performance-based fees.

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

Our firm has the following types of clients:

- Registered Investment Advisors;
- Broker-Dealers;
- Accounting firms; and
- Corporations, Limited Liability Companies and/or Other Business Types.

Our firm does not impose requirements for engaging us.

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

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

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Because our firm does not directly manage any client assets and does not provide investment advice, our firm does not utilize any methods of analysis or investment strategies as part of our services, nor do we have any risks of loss to disclose to clients.

## **Item 9: Disciplinary Information**

There are no legal or disciplinary events that are material to the evaluation of our advisory business or the integrity of our management.

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

Representatives of our firm are insurance agents/brokers. They offer insurance products and receive customary fees as a result of insurance sales. A conflict of interest exists as these insurance sales create an incentive to recommend products based on the compensation adviser and/or our supervised persons may earn. To mitigate this potential conflict, our firm will act in the client's best interest.

Our firm is not registered, nor does it have an application pending to register, as a broker-dealer, registered representative of a broker dealer, investment company or pooled investment vehicle, other investment adviser or financial planner, futures commission merchant, commodity pool operator, commodity trading advisor, banking or thrift institution, accountant or accounting firm, lawyer or law firm, pension consultant, real estate broker or dealer or a sponsor or syndicator of limited partnership, or an associated person of the foregoing entities.

Prior to selecting other third-party investment advisors for our clients, our firm will ensure that such other third-party investment advisors are properly licensed or reported. In the selection of other third-party investment advisors, our firm will act in the client's best interest.

Our firm has reasonably disclosed all material conflicts of interest to our clients in this section.

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

As a fiduciary, it is an investment adviser's responsibility to provide fair and full disclosure of all material facts and to act solely in the best interest of each of our clients at all times. Our fiduciary duty is the underlying principle for our firm's Code of Ethics, which includes procedures for personal securities

transaction and insider trading. Our firm requires all representatives to conduct business with the highest level of ethical standards and to comply with all federal and state securities laws at all times. Upon employment with our firm, and at least annually thereafter, all representatives of our firm will acknowledge receipt, understanding and compliance with our firm's Code of Ethics. Our firm and representatives must conduct business in an honest, ethical, and fair manner and avoid all circumstances that might negatively affect or appear to affect our duty of complete loyalty to all clients. This disclosure is provided to give all clients a summary of our Code of Ethics. If a client or a potential client wishes to review our Code of Ethics in its entirety, a copy will be provided promptly upon request.

Our firm recognizes that the personal investment transactions of our representatives demands the application of a Code of Ethics with high standards and requires that all such transactions be carried out in a way that does not endanger the interest of any client.

In order to prevent conflicts of interest, our firm has established procedures for transactions effected by our representatives for their personal accounts<sup>1</sup>. In order to monitor compliance with our personal trading policy, our firm has pre-clearance requirements and a quarterly securities transaction reporting system for all of our representatives.

Our related persons will place client interests ahead of their own interests and adhere to our firm's Code of Ethics, a copy of which is available upon request.

## **Item 12: Brokerage Practices**

Our firm does not manage any assets and thus does not recommend any custodians or broker-dealers to clients.

### **Soft Dollars**

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Our firm does not receive soft dollars because our firm does not manage any assets and thus does not recommend any custodians or broker-dealers to clients.

### **Client Brokerage Commissions**

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This item is not applicable, as our firm does not make client brokerage commissions generated by client transactions available for our firm's use.

### **Client Transactions in Return for Soft Dollars**

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This item is not applicable, as our firm does not direct client transactions to a particular broker-dealer in return for soft dollar benefits.

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<sup>1</sup> For purposes of the policy, our associate's personal account generally includes any account (a) in the name of our associate, his/her spouse, his/her minor children or other dependents residing in the same household, (b) for which our associate is a trustee or executor, or (c) which our associate controls, including our client accounts which our associate controls and/or a member of his/her household has a direct or indirect beneficial interest in.

## **Brokerage for Client Referrals**

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Our firm does not receive brokerage for client referrals.

## **Directed Brokerage**

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This item is not applicable, as our firm does not manage any assets. Thus, neither our firm nor any of our firm's representatives have discretionary authority in making the determination of the broker-dealers and/or custodians with whom orders for the purchase or sale of securities are placed for execution, and the commission rates at which such securities transactions are effected.

## **Client-Directed Brokerage**

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Our firm does not manage any client assets. Thus, this item is inapplicable.

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

Our firm does not directly manage assets, review accounts, or offer financial planning and consulting services to our clients. Thus, this item is inapplicable to our firm.

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

### **Product Sponsors**

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Our firm may occasionally sponsor events in conjunction with our product providers in an effort to keep our clients informed as to the services we offer and the various financial products we utilize. These events are educational in nature and are not dependent upon the use of any specific product. While a conflict of interest may exist because these events are at least partially funded by product sponsors, all funds received from product sponsors are used for the education of our clients. We will always adhere to our fiduciary duty in recommending appropriate investments for our clients.

Representatives of our firm will occasionally accept travel expense reimbursement provided by product sponsors in order to attend their educational events. The reimbursement is not directly dependent upon the recommendation of any specific product. Although we may be incentivized to recommend products from product sponsors that reimburse our travel, our representatives will always adhere to their fiduciary duty in recommending appropriate investments for our clients.

### **Client Referrals**

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Our firm may receive referral fees (non-commission based) from independent third parties (non-registered representatives) for the referral of our firm's clients to the independent third parties in accordance with relevant state statutes and rules. In this regard, our firm maintains Solicitors' Agreements in compliance with relevant state statutes and rules and applicable state and federal laws. All clients referred to any independent third parties by our firm will be given full written disclosure describing the terms and fee arrangements between our firm and the third party.



### **Item 15: Custody**

Our firm does not directly manage any assets and thus does not have custody of any client assets or funds.

### **Item 16: Investment Discretion**

Our firm does not directly manage any assets and thus does not accept discretionary authority to manage securities accounts on behalf of clients.

### **Item 17: Voting Client Securities**

Our firm does not accept the proxy authority to vote client securities.

### **Item 18: Financial Information**

Our firm is not required to provide financial information in this Brochure because:

- Our firm does not require the prepayment of more than \$500 in fees when services cannot be rendered within 6 months.
- Our firm does not take custody of client funds or securities.
- Our firm does not have a financial condition or commitment that impairs our ability to meet contractual and fiduciary obligations to clients.

Our firm has never been the subject of a bankruptcy proceeding.

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

#### **Executive Officers & Management Persons**

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**Adriel Tam**

**Year of Birth:** 1976

#### **Educational Background:**

- 2021: University of California, Los Angeles; Certificate in Business
- 1998: Seattle Pacific University; Bachelor of Arts in Business Administration and Information Systems

**Business Background:**

- 07/2024 – Present Ensemble Team, LLC dba The Ensemble Team; Founder and CEO
- 01/2023 – Present AdvisorCheck; CEO
- 05/2022 – 11/2022 Edelman Financial Engines; Senior Vice President, Strategic Advisor
- 06/2021 – 05/2022 Edelman Financial Engines; Senior Vice President, Tax Advisory Practice
- 01/2009 – 06/2021 Viridian RIA, LLC; Owner, CEO, and CCO

**Exams, Licenses & Other Professional Designations:**

- 2009 – Washington State Insurance Producer
- 2007 – Series 66 Examination

**Mark Jaeger**

**Year of Birth:** 1955

**Educational Background:**

- 1977: University of Washington; Bachelor's in Economics and Business

**Business Background:**

- 07/2024 – Present Ensemble Team, LLC dba The Ensemble Team; COO and CCO
- 07/2020 – 07/2024 Viridian RIA, LLC; Consultant
- 03/2017 – 06/2020 Viridian RIA, LLC; Investment Adviser Representative and CCO

**Exams, Licenses & Other Professional Designations:**

- 1989 – Chartered Financial Consultant® (ChFC®) and Chartered Life Underwriter

**Chartered Financial Consultant® (ChFC®)**

The ChFC® designation is offered by The American College. Designation holders are required to serve clients with the highest level of professionalism. The authority to use the ChFC® mark is granted by the Certification Committee of the Board of Trustees of The American College, and that privilege is contingent on adherence to strict ethical guidelines. All ChFC® advisors are required to do the same for clients that they would do for themselves in similar circumstances, the standard of ethical behavior most beneficial for their clients. Each ChFC® has taken 9 or more college-level courses on all aspects of financial planning. The average study time for the program is over 400 hours, and advisors frequently spend years earning this coveted distinction. Each ChFC® must also complete a minimum of 30 hours of continuing education every two years and must meet extensive experience requirements to ensure that you get the professional financial advice you need.

**Outside Business Activity**

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Please see Item 10 of this Firm Brochure.

**Performance-Based Fees**

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Our firm does not charge performance-based fees.

## **Disciplinary Information**

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

- (a) An investment or an investment-related business or activity;
- (b) Fraud, false statement(s), or omissions;
- (c) Theft, embezzlement, or other wrongful taking of property;
- (d) Bribery, forgery, counterfeiting, or extortion; or
- (e) Dishonest, unfair, or unethical practices.

Our firm has nothing to disclose in this regard.

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

- (a) An investment or an investment-related business or activity;
- (b) Fraud, false statement(s), or omissions;
- (c) Theft, embezzlement, or other wrongful taking of property;
- (d) Bribery, forgery, counterfeiting, or extortion; or
- (e) Dishonest, unfair, or unethical practices.

Our firm has nothing to disclose in this regard.

## **Arrangements with Issuers of Securities**

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Our firm has nothing to disclose in this regard.