

# **Triad Wealth Partners**

Part 2A of Form ADV: Firm Brochure

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This brochure provides information about the qualifications and business practices of Triad Wealth Partners, LLC ("Triad Wealth," "Adviser," or "the Firm"). If you have any questions about the contents of this brochure, please contact us at: (785) 830-0000, or by email to: [dani.hampton@triadwealthpartners.com](mailto:dani.hampton@triadwealthpartners.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.

Triad Wealth Partners, LLC is a federally registered investment adviser. This designation does not imply a specific level of specialized skill or training.

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

October 7, 2024

## Item 2: Material Changes

Form ADV 2 is divided into two parts: Part 2A (the "Disclosure Brochure") and Part 2B (the "Brochure Supplement"). The Disclosure Brochure provides information about a variety of topics relating to an Advisor's business practices and conflicts of interest. The Brochure Supplement provides information about the Advisory Persons of Triad Wealth Partners, LLC. For convenience, the Advisor has combined these documents into a single disclosure document.

Triad Wealth believes that communication and transparency are the foundation of its relationship with clients and will continually strive to provide you with complete and accurate information at all times. Triad Wealth Partners encourages all current and prospective clients to read this Disclosure Brochure and discuss any questions you have with the Advisor.

### Material Changes

Item 4: Added "Providing access to a suite of custom, tax-efficient model portfolios designed exclusively for Triad Wealth Members and their clients" to the list of Turnkey Asset Management Services.

### Future Changes

From time to time, Triad Wealth will amend this Disclosure Brochure to reflect changes in our business practices, changes in regulations or routine annual updates as required by the securities regulators. This complete Disclosure Brochure or a Summary of Material Changes shall be provided to you annually and if a material change occurs. At any time, you can view the current Disclosure Brochure on-line at the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with the Adviser's firm name or CRD #: 326523. You can also request a copy of this Disclosure Brochure at any time by contacting the Advisor at (785) 830-0000 or by email at: [triad@keybridgecompliance.com](mailto:triad@keybridgecompliance.com).

## Item 3: Table of Contents

Item 2: Material Changes .....	2
Item 3: Table of Contents .....	3
Item 4: Advisory Business .....	5
Firm Description.....	5
Item 5: Fees and Compensation.....	7
Other Fees / Expenses .....	8
Item 6: Performance-Based Fees and Side-By-Side Management .....	9
Item 7: Types of Clients.....	9
Account Minimums .....	9
Item 8: Methods of Analysis, Investment Strategies and Risk of Loss .....	9
Methods of Analysis and Investment Strategies .....	9
Key Personnel .....	10
Risk of Loss .....	10
Risks of Investments in Mutual Funds, ETFs and other Investment Pools.....	10
Cybersecurity .....	11
Item 9: Disciplinary Information.....	11
Item 10: Other Financial Industry Activities and Affiliations .....	11
Financial Industry Activities .....	11
Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading .	12
Code of Ethics .....	12
Participation or Interest in Client Transactions.....	12
Personal Trading .....	12
Item 12: Brokerage Practices .....	12
Selecting Brokerage Firms.....	12
Best Execution.....	13
Aggregation of Clients' Orders .....	13
Item 13: Review of Accounts .....	13
Periodic Reviews .....	13
Regular Reports.....	13
Item 14: Client Referrals and other Compensation.....	14
Item 15: Custody .....	14
Item 16: Investment Discretion .....	14

Discretionary Authority for Trading .....	14
Non-Discretionary Authority for Trading .....	14
Item 17: Voting Client Securities .....	15
Proxy Voting .....	15
Class Actions, Bankruptcies & Other Legal Proceedings.....	15
Item 18: Financial Information.....	15

## Item 4: Advisory Business

### Firm Description

Triad Wealth Partners, LLC (“the Firm”) was founded in 2023 by Shawn Sparks and Bradley Johnson. The Adviser is organized as a Delaware limited liability company. The Adviser’s principal owners are Triad Collective, LLC, and Nationwide Investment Advisory. The Firm is controlled by Sara Baker (President), Brent Coggins (Chief Investment Officer), and Danielle Hampton (Chief Compliance Officer). Triad Wealth operates a Turnkey Asset Management Platform (“TAMP”) to independent registered investment advisers (“RIAs”). The Firm provides investment management solutions to RIAs in a sub-advisory capacity. The Adviser’s principal place of business is in Lawrence, KS.

As of February 15, 2024, Triad Wealth Partners manages a total of \$153,379,961 in Regulatory Assets Under Management (RAUM). The Firm manages \$104,802,152 in discretionary RAUM and \$48,577,809 in non-discretionary RAUM.

### Turnkey Asset Management Services

In a TAMP relationship, clients typically work directly with their primary investment advisor to determine their investment needs given their unique circumstances. The primary RIA then relies on Triad Wealth to purchase and sell securities, monitor investments, and perform various other functions. RIAs typically engage Triad Wealth in a sub-advisory capacity.

Triad Wealth’s turnkey asset management services include, but are not limited to,

- (i) Providing sub-advisory investment management services to the RIA’s clients;
- (ii) Providing access to certain vetted third-party investment options and research;
- (iii) Providing access to a suite of custom, tax-efficient model portfolios designed exclusively for Triad Wealth Members and their clients
- (iv) Acting as an operational liaison between the RIAs and approved custodians;
- (v) Providing a billing platform for RIAs with the ultimate responsibility for fee schedules set by the RIAs;
- (vi) Portfolio management and trade execution for the RIA’s client accounts;
- (vii) Providing access to advisory and financial planning tools;
- (viii) Providing RIA and their clients with quarterly reports showing holdings and performance;
- (vii) Other administrative support services as agreed upon with the RIA(s)

When providing these services, the Adviser will enter into a separate, written sub-advisory agreement with each RIA. In exercising some of these services, Triad Wealth can be granted discretion over an individual client account. The details of that discretionary authority are outlined in Triad Wealth’s sub-advisory agreement with the RIA.

In providing its sub-advisory services to its clients, Triad Wealth employs various proprietary investment strategies for the portfolios over which it has been granted discretionary authority.

The clients of the RIAs we serve (“retail clients”) are not always in direct contact with us. It is the responsibility of each RIA to determine their client’s individual financial situation, investment goals

and objectives, qualification, time horizon, portfolio liquidity and concentration, and tolerance for risk as well as any investment limitations and reasonable restrictions for their clients' accounts. We provide investment management services based on the asset allocation and the Triad Wealth models selected by the RIA for their client's account(s). Each RIA we provide TAMP services for is responsible for maintaining communication with their clients to monitor their investment objectives and any changes in their client's individual circumstances. The RIA is also responsible for communicating any changes about their client(s) financial situation and investment objectives to Triad Wealth Partners. Retail clients should direct their questions about the suitability of our investment strategies and fees charged to their financial professional accordingly.

In our provision of sub-advisory services, each RIA grants Triad Partners discretionary or non-discretionary authority as mutually agreed upon. This authority is in addition to the authority each retail client grants their RIA over their accounts. Retail clients grant us discretionary authority through the custodian broker-dealer who holds their account.

Retail clients should know that it is the sole responsibility of their RIA to determine whether our TAMP services are suitable for you. Each RIA we serve can terminate our sub-advisory services at any time.

#### Assets Under Advisement Services

Triad Wealth also provides customized non-discretionary investment advisory services to the assets managed by another RIA ("AUA services"). In providing these services, Triad Wealth provides investment recommendations to the RIA managing the client account but is not responsible for implementing the purchases or sales of the securities transactions. The RIA and their clients are responsible for implementing the investment recommendations provided by Triad Wealth.

#### Financial Planning and Consulting Services

Triad Wealth Partners offers stand-alone financial planning and consulting services to clients which can address, without limitation, some, or all of the following topics:

- Financial, budgeting and cash management;
- Risk management, insurance planning, and analysis;
- Financial planning relating to divorce and marriage;
- Estate planning;
- Taxation issues and tax planning;
- Retirement Planning;
- Investment planning/asset allocation/portfolio design;
- Educational funding; and
- Investment goal setting

Clients who engage us for these services receive a consultation (or consultations, as necessary) to discuss their unique financial circumstances, investment objectives and needs, tolerance for risk, time horizon for investments, and any particular issues of financial concern related to the selected financial planning and consulting topics. We will review pertinent financial documents and information you provide and provide you with a written financial plan or report at the conclusion of our services, as appropriate for the scope of the engagement. The financial plan or report will include a summary of your relevant financial circumstances and a course of action and/or investment recommendations designed to assist you in achieving your stated financial

goals. We will not review or update the written financial plan or report following its initial delivery, unless specifically agreed. Additional fees will apply for reviews and updates to the written financial plan or report, if requested.

Financial planning and consulting services are non-discretionary in nature. The client retains the sole discretion to accept or reject any of our recommendations, in whole or in part, and to determine the service providers to be utilized for their implementation. Upon request, we can assist the client with the implementation of our financial recommendations - additional fees will apply. Clients are never obligated to use our firm to implement any recommendations. Clients are never charged more than \$1,200 six (6) or more months in advance for these services.

## Item 5: Fees and Compensation

### Turnkey Asset Management Program Fees

Triad Wealth Partners charges a negotiable Platform Fee (the “Fee”) for its services as a TAMP to the RIAs it serves. The Fee arrangement is established in Triad Wealth’s written TAMP agreement with each RIA. The Fee for Triad Wealth’s discretionary sub-advisory services is based on a percentage fee of managed assets and for most retail clients, it is debited directly from each managed account. Triad Wealth’s fee is billed quarterly in advance for most of its TAMP clients. The Fee calculation is based on the prior calendar quarter’s ending market values for the respective assets as reported by the Custodian of the retail client’s account(s). Client account balances on which Triad Wealth Partners calculates fees can at times vary from account custodial statements based on independent asset valuations and other accounting variances, including mechanisms for including accrued interest in account statements or timing of reporting of the client’s account(s) at the end of the previous quarter. Advisory fees shall apply to accrued interest and apply to cash balances unless negotiated or agreed upon otherwise.

Triad Wealth’s platform fees will be based on the following percentages:

<b>Assets</b>	<b>Annual Fee Rate</b>
\$0 - \$50,000,000	0.50% on the first: \$50,000,000
\$50,000,001 - \$150,000,000	0.45% on the next: \$100,000,000
\$150,000,001 - \$300,000,000	0.40% on the next: \$150,000,000
\$300,000,001 - \$500,000,000	0.35% on the next: \$200,000,000
\$500,000,001 - \$750,000,000	0.30% on the next: \$250,000,000
\$750,000,001 - \$1,000,000,000	0.25% on the next: \$250,000,000
\$1,000,000,001+	Negotiable

Triad Wealth Partners will request authority from its TAMP clients to receive quarterly payments directly from the client’s account(s) held by an independent qualified custodian. Clients must provide written limited authorization for Triad Wealth Partners to withdraw its advisory fees from

the accounts. Prorated fees are payable by the RIA when a new client account is added to the Platform during any calendar quarter.

In the event that a client terminates their relationship with the RIA during any calendar month and Triad Wealth is notified by the RIA in writing of such event, the Firm will provide the RIA and their client with a prorated refund of its fees.

#### Fees for Advisory and Financial Planning Tools

As part of its TAMP services, Triad Wealth Partners will make available certain advisory and financial planning tools for each RIA it serves. These can include software programs to assist with financial planning, tax planning, portfolio management, and legacy planning. The specific tools available to the RIA and their associated fees can be found in its agreement with Triad Wealth Partners.

If the RIA elects to use certain tools as described above, the Tool Fees will be charged to and paid by the RIA and will not be passed to the RIA's clients. The Tool Fees are payable to Triad Wealth Partners quarterly in advance unless a separate arrangement is made in writing between the parties.

#### Assets Under Advisement Services Fees

For its AUA services, Triad Wealth Partners generally invoices retail clients separately on a monthly basis. The fees are calculated based on the RIA's client's average daily balance of their managed account.

#### Financial Planning and Consulting Services Fees

Triad Wealth Partners charges a negotiable hourly or flat fee for its financial planning and consulting services. The specific rate applicable to your engagement will be determined prior to the commencement of services based on our expectation of the complexity, time, research, and resources required to provide services to you, and/or other factors we deem relevant. The fee applicable to your account shall be set forth in a written advisory agreement. Unless otherwise agreed, fixed fees for financial planning and consulting services are typically invoiced to the client in arrears, in equal quarterly or monthly installments, and are payable by the client within thirty (30) days of invoicing. Any earned but unpaid fees are due upon delivery of the written financial plan or report to the client.

Financial planning and consulting services can be terminated at any time by either party, within five (5) business days of entering an advisory agreement, without cost or penalty. Thereafter, our financial planning and consulting services can be terminated by either party on ten (10) days' written notice to the nonterminating party. In the event of termination, the client shall pay Triad Wealth a pro-rated portion of the agreed upon fixed fee, determined based upon Triad Wealth's good faith estimate of the total percentage of work completed at the time of termination, which determination shall be final and binding on the client. Any earned but unpaid fees shall be immediately due to Triad Wealth. Clients are advised that we consider substantially all of our financial planning and consulting services to be completed upon our delivery of the written financial plan or report to the client.

#### Other Fees / Expenses

Custodians or other financial institutions can charge transaction fees on purchases or sales of certain mutual funds and exchange-traded funds. The selection of the security is more important than the nominal fee that the custodian charges to buy or sell the security.

Triad Wealth Partners often suggests the purchase of non-affiliated mutual funds and exchange-traded funds to its clients, to the extent such is an appropriate investment vehicle for client's portfolio, but do not receive any commissions associated with same.

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

Triad Wealth Partners does not charge performance-based fees. The fees charged by Triad Wealth's are based solely upon the applicable client's assets under management.

## **Item 7: Types of Clients**

Triad Wealth Partners provides its advisory services mostly to other investment advisors, and to a limited extent, individual clients. Client relationships vary in scope of services.

### **Account Minimums**

To be eligible for our investment advisory services, we impose a minimum account size of \$10,000. Triad Wealth Partners has the discretion to waive the account minimum or make other adjustments as deemed in the best interest of the firm.

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

### **Methods of Analysis and Investment Strategies**

Security analysis methods can include fundamental analysis, financial analysis, technical analysis, charting, cyclical and macro-economic analysis.

Triad Wealth will invest client portfolios utilizing a diversified mix of mutual funds, exchange traded funds ("ETFs"), individual stocks and bonds, cash, and cash equivalents. selected by its Investment Committee after thorough evaluation and due diligence which considers among other things, the fund strategies, potential risks and returns (net of fees), as well as considerations regarding the associated fund company. The Adviser updates its analysis regarding the investments it uses on a regular basis, no less than annually, and also periodically considers alternative investment funds. Investments can be replaced from a client's portfolio if Triad Wealth's risk and return objectives are not being satisfied, if another alternative appears more appropriate, or based on a strategic shift in asset allocation. Triad Wealth Partners does not receive compensation from any investment product company.

The primary investment strategy used on client accounts is strategic asset allocation to match the goals and objectives of the client while considering current macro conditions and the client's risk tolerance. The firm's investment committee develops and maintains models that can be assigned for a given client's risk tolerance. These models can then be tailored when necessary for the needs of the client. A combination of mutual funds, exchange traded funds ("ETFs"), individual stocks and bonds, cash and cash equivalents can be utilized in attempting to carry out the client's objectives.

Client portfolios are rebalanced as needed to maintain fund allocations within a pre-set target range. In determining whether to rebalance a portfolio, Triad Wealth Partners also considers the tax impact, market status, and investment model changes.

### Key Personnel

Triad Wealth's Chief Investment Officer, Brent Coggins has management oversight responsibility of the Adviser's investment strategy. The Firm's Portfolio Management team manages the day-to-day aspect of the Firm's proprietary and managed strategies.

### Risk of Loss

No investment is free of risks. Current and prospective clients of Triad Wealth Partners are cautioned that an investment in securities involve risk of loss, including the possibility of a complete loss of the amount invested. All investors should be prepared to bear these risks. Our investment approach constantly keeps the risk of loss in mind. Investments in securities involve risk which can include the following:

**Interest-rate Risk:** Fluctuations in interest rates can cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.

- **Market Risk:** The price of a security, bond, or mutual fund can drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic, and social conditions can trigger market events.
- **Inflation Risk:** When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.
- **Currency Risk:** Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- **Reinvestment Risk:** This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e., interest rate). This primarily relates to fixed income securities.
- **Business Risk:** These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
- **Liquidity Risk:** Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- **Financial Risk:** Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations can result in bankruptcy and/or a declining market value.

### Risks of Investments in Mutual Funds, ETFs, and other Investment Pools

Investments in pooled investment funds are considered less risky than investing in individual securities because of their diversification aspects. However, these investments are still subject to

risks associated with the markets in which they invest. One risk that investors should note is that a pooled investment fund's success will be related to the skills of their particular managers and their performance in managing their funds. Additionally, such investment vehicles incur management and other fees and expenses related to their investment programs, as further described in the offering documents of such vehicles. These fees and expenses will reduce the returns achieved by the portfolios.

### **Cybersecurity**

The computer systems, networks and devices used by Triad Wealth Partners and our service providers to carry out routine business operations employ a variety of protections designed to prevent damage or interruption from computer viruses, network failures, computer and telecommunication failures, infiltration by unauthorized persons and security breaches. Despite the various protections utilized, systems, networks, or devices potentially can be breached. A client could be negatively impacted as a result of a cybersecurity breach. Cybersecurity breaches can include unauthorized access to systems, networks, or devices; infection from computer viruses or other malicious software code; and attacks that shut down, disable, slow, or otherwise disrupt operations, business processes, or website access or functionality.

Cybersecurity breaches at times, can cause disruptions and impact business operations, potentially resulting in financial losses to a client; impediments to trading; the inability by us and other service providers to transact business; violations of applicable privacy and other laws; regulatory fines, penalties, reputational damage, reimbursement or other compensation costs, or additional compliance costs; as well as the inadvertent release of confidential information.

Similar adverse consequences could result from cybersecurity breaches affecting issuers of securities in which a client invests; governmental and other regulatory authorities; exchange and other financial market operators, banks, brokers, dealers, and other financial institutions; and other parties. In addition, substantial costs can be incurred by these entities in order to prevent any cybersecurity breaches in the future.

## **Item 9: Disciplinary Information**

Triad Wealth Partners and its employees have not been involved in legal or disciplinary events related to past or present investment clients.

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

### **Financial Industry Activities**

Triad Wealth Partners is not registered as a securities broker- dealer or a futures merchant commodity pool operator or commodity trading advisor and does not intend to seek any such registration and does not participate in any other financial industry activities.

## Insurance Marketing Organization

Our Firm is required to disclose commonly owned entities that would provide different services to you and generate additional compensation to our Firm. Triad Wealth Partners has an affiliated insurance agency, (IMO) called Triad Partners, LLC (“Triad Partners”). Triad Partners is an insurance agency that markets/wholesales life insurance and fixed annuities to third-party insurance agents in exchange for a marketing and/or override fee from the issuer of such insurance/annuity products. Some of Triad Wealth Partners’ investment adviser representatives (IARs) are insurance agents and utilize the marketing and wholesaling services of Triad Partners. When an IAR sells a client a life insurance/fixed annuity product through Triad Partners, the principal owners of Triad Wealth Partners benefit. The common ownership of these entities is a conflict of interest because our affiliated insurance business receives additional compensation for providing insurance services to some of the RIAs served by Triad Wealth Partners. Clients are under no obligation to obtain insurance products and services from Triad Partners, LLC.

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

### Code of Ethics

The employees of Triad Wealth Partners have committed to a Code of Ethics (“Code”) that is available for review by clients and prospective clients upon request. The firm will provide a copy of the Code of Ethics to any client or prospective client upon request. The Code governs a number of potential conflicts of interests we have when providing our advisory services to clients. Our Code of Ethics is designed to ensure we meet our fiduciary obligation to you, our Client, and to reinforce a culture of compliance within our firm.

### Participation or Interest in Client Transactions

Triad Wealth Partners and its employees can buy or sell securities that are also held by its RIA and retail clients. The Code is designed to ensure that the personal securities transactions, activities, and interests of the employees of Triad Wealth will not interfere with making or implementing decisions in the best interest of clients, while at the same time allowing employees to invest for their own accounts. Employees cannot trade their own securities ahead of client trades.

### Personal Trading

The Code contains a prohibition on insider trading as well as policies and procedures designed to detect and prevent the misuse of material, non-public information. Triad Wealth Partners’ employees are responsible for following the firm’s Code of Ethics. These activities are monitored by Triad Wealth’s Chief Compliance Officer.

## **Item 12: Brokerage Practices**

### Selecting Brokerage Firms

Typically, trading and transaction clearing services will be provided by the supported custodian selected by the RIAs we serve. The fee rates for custody, trading, and transaction clearing

services are those negotiated by the RIAs we work with. Triad Wealth Partners does not provide specific custodian recommendations.

### Best Execution

Triad Wealth Partners has a Best Execution Committee consisting of members from our portfolio management and compliance teams. The committee meets at least once per year to review the quality of brokerage execution obtained on behalf of our clients. Commissions paid by Triad Wealth Partner's retail clients comply with our duty to obtain "best execution." Retail clients can pay commissions that are higher than another qualified Financial Institution might charge to affect the same transaction where Triad Wealth Partners determines that the commissions are reasonable in relation to the value of the brokerage and research services received.

In seeking best execution, the determinative factor is not the lowest possible cost, but whether the transaction represents the best qualitative execution, taking into consideration the full range of a Financial Institution's services, including among others, the value of research provided, execution capability, commission rates, and responsiveness. Triad Wealth Partners seeks competitive rates but cannot necessarily obtain the lowest possible commission rates for client transactions.

### Aggregation of Clients' Orders

At times, it can be appropriate for Triad Wealth Partners to aggregate securities sale and purchase orders for clients with similar orders being made contemporaneously for other accounts managed by the Firm. This will only be done if, in Triad Wealth's judgement, the aggregation is reasonably likely to result in an overall economic benefit to all of the accounts involved or at least result in no detriment to the accounts involved.

The subsequent allocations among such accounts will be effectuated on a pro rata basis, based on the market value of the accounts. Triad Wealth can also break a block order into multiple blocks if we determine multiple order blocks will receive a better overall blend of pricing and execution. In such cases the subsequent allocations among accounts will be effectuated on an average price basis (such that each account receives the same price based on the average price across blocks).

Triad Wealth Partners does not engage in principal trading or agency cross transactions. The Firm also does not have any soft dollar arrangements.

## Item 13: Review of Accounts

### Periodic Reviews

Triad Wealth Partners will periodically review each client's account(s) at a frequency determined by the RIA, their client, and the Firm. Other conditions that can trigger a review are changes in the tax laws, new investment information, and changes in a client's own situation. It will be the responsibility of the client to inform Triad Wealth of changes to the client's situation. The Firm's Chief Planning Officer or another dedicated team member will lead the client review process.

### Regular Reports

Clients receive periodic communications from Triad Wealth Partners regarding their accounts, investment holdings, and transactions. The custodians used by Triad Wealth's retail clients are

responsible for providing monthly account statements which note the investment holdings (and current pricing) in each client's account as well as the account's transactions including any fees paid from an account. Account custodians also provide prompt confirmation of all securities trading activity, and applicable tax statements, such as 1099 forms. Triad Wealth Partners will provide additional written reports as needed or requested by its RIA clients.

## **Item 14: Client Referrals and other Compensation**

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

## **Item 15: Custody**

Triad Wealth Partners does not have actual or constructive custody of client assets. The custodians of client accounts including, Charles Schwab, send quarterly statements to clients showing all transactions occurring on behalf of the client during the quarter, and the funds, securities and other property of the client held in the client's account at the end of the quarter. Triad Wealth urges you to carefully review such statements and compare such official custodial records to the account statements that we provide to you. Our statements can vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

## **Item 16: Investment Discretion**

### **Discretionary Authority for Trading**

The RIAs engaging Triad Wealth Partners to provide sub-advisory services for their clients generally hire us to provide discretionary asset management services. As a result, the Firm has 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. Triad Wealth does allow clients to place restrictions on its choice of allowable investments.

The RIAs we serve approve the custodian to be used and the transaction fees paid to the custodian. Triad Wealth Partners does not receive any portion of the transaction fees paid by the client to the custodian on certain trades.

### **Non-Discretionary Authority for Trading**

Triad Wealth Partners also works in a non-discretionary relationship with retail clients in some instances. In a non-discretionary relationship, Triad Wealth Partners cannot make any changes to a retail client's account without obtaining specific client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold.

The retail client approves the custodian to be used and the transaction fees paid to the custodian. Triad Wealth Partners does not receive any portion of the transaction fees paid by the client to the custodian.

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

### **Proxy Voting**

Triad Wealth Partners does not accept the responsibility for voting proxies on behalf of its clients. Clients are expected to vote their own proxies. The Firm does not offer any consulting assistance regarding proxy issues to the RIAs it serves or their clients.

### **Class Actions, Bankruptcies & Other Legal Proceedings**

Clients should note that Triad Wealth Partners will not advise or act your behalf in legal proceedings, such as class action lawsuits or bankruptcies, involving companies whose securities are held or previously were held in your account(s), including, but not limited to, the filing of "Proofs of Claim" in class action settlements.

## **Item 18: Financial Information**

Triad Wealth Partners has no financial circumstances to report. The Firm has not been the subject of a bankruptcy petition at any time since its inception. A balance sheet is not required to be provided because Triad Wealth Partners does not serve as a custodian for client funds or securities and does not require prepayment of fees of more than \$600 per client, and six months or more in advance.