

**TriaGen Wealth Management**  
**FORM CRS Dated: March 1, 2024**

TriaGen Wealth Management is registered with the Securities and Exchange Commission as an investment adviser and, as such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. Additionally, free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing. This document is a summary of the services and fees we offer to "retail" investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

**What investment services and advice can you provide me?**

We offer the following investment advisory services to retail investors: **Financial Planning Services; Portfolio Management Services; Selection of Other Advisers; Asset Allocation Services; Advisory Consulting Services.**

**Account Monitoring** If you open an investment account through our firm for discretionary Portfolio Management services, we will monitor your investments on a daily basis as part of our standard service. Our monitoring of your investment accounts is limited in the following situations: we monitor your accounts less frequently and only periodically for non-discretionary Portfolio Management services and we do not monitor accounts for Advisory Consulting services unless specified in the Consulting Agreement.

**Investment Authority** We manage investment accounts on a **discretionary** basis whereby **we will decide** which investments to buy or sell for your account. We have discretion to select, retain or replace third-party managers to manage your accounts. You may limit our discretionary authority (for example, limiting the types of securities that can be purchased or sold for your account) by providing our firm with written restrictions and guidelines. We also offer **non-discretionary** Portfolio Management services whereby we will provide advice, but **you will ultimately decide** which investments to buy and sell for your account. You have an unrestricted right to decline to implement any advice provided by our firm on a non-discretionary basis.

**Investment Offerings** We offer advice on the following types of investments or products: equity securities, corporate debt securities (other than commercial paper), certificates of deposit, municipal securities, variable life insurance, variable annuities, mutual fund shares, United States government securities, options contracts on securities, options contracts on commodities, money market funds, REITs, derivatives and ETFs. We may also offer advice to clients on other types of investments, as appropriate for individualized investment advice.

**Account Minimums and Requirements** In general, we do not require a minimum dollar amount to open and maintain an advisory account; however, we have the right to terminate your account if it falls below a minimum size which, in our sole opinion, is too small to manage effectively.

Detailed information regarding our services can be found in our Form ADV Part 2A Brochure, Items 4, 7, and 8, by clicking this link <https://adviserinfo.sec.gov/firm/brochure/308457>.

**Key Questions to Ask Your Financial Professional**

- **Given my financial situation, should I choose an investment advisory service? Why or Why Not?**
- **How will you choose investments to recommend to me?**
- **What is your relevant experience, including your licenses, education and other qualifications?**
- **What do these qualifications mean?**

**What fees will I pay?**

The following summarizes the principal fees and costs associated with engaging our firm for investment advisory services.

- **Asset Based Fees** - Payable monthly in advance. Because our revenue is derived from asset-based fees, we have an incentive to grow your account as much as possible. This could cause us to take overly aggressive positions in conflict with your interests in an attempt to grow your account, or could incentivize us to inflate the valuations of illiquid investments held in your account;
- **Fixed Fees** - Payable in advance as specified in the Agreement you sign with our firm;
- **Other Advisory Fees** - In addition to our fees, clients may pay advisory fees charged by third-party managers, which are separate and apart from our fees;

Examples of the most common fees and costs applicable to our clients are:

- Custodian fees including account maintenance fees;
- Fees related to mutual funds and exchange-traded funds;
- Transaction charges when purchasing or selling securities; and
- Other product-level fees associated with your investments, including possible variable annuity surrender charges.

***You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.***

For detailed information, refer to our Form ADV Part 2A Brochure, Items 5 and 6, by clicking this link <https://adviserinfo.sec.gov/firm/brochure/308457>

**Key Questions to Ask Your Financial Professional**

- **Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?**

**What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?**

**When we act as your investment adviser**, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means.

- **Third-Party Payments:** Persons providing advice on behalf of our firm are registered representatives with a broker-dealer. These persons receive compensation in connection with the purchase and sale of securities products. Compensation earned by these persons is separate and in addition to our advisory fees. This practice presents a conflict of interest because they have an incentive to recommend securities products based on the compensation received rather than solely based on your needs.
- **Third-Party Payments:** Persons providing investment advice on behalf of our firm are licensed as independent insurance agents. These persons will earn commission-based compensation for selling insurance products. Insurance commissions are separate and in addition to our advisory fees. This practice presents a conflict of interest because they have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs.
- **Third-Party Payments:** We receive free subscriptions to certain software, based on client assets we place with a third-party manager. This is a conflict of interest because we have an incentive to place assets with this manager for this economic benefit.

**Key Questions to Ask Your Financial Professional**

- **How might your conflicts of interest affect me, and how will you address them?**

You can also refer to our Form ADV Part 2A Brochure, Items 5, 10, 12 and 14, by clicking this link <https://adviserinfo.sec.gov/firm/brochure/308457> to help you understand what conflicts exist.

**How do your financial professionals make money?**

Our financial professionals servicing your accounts are compensated in the following ways: salary; bonus, determined by the time and complexity of the services rendered by our financial professionals and the revenue the firm earns from the services and recommendations provided by the financial professional. The bonus compensation paid to our financial professionals involves a conflict of interest because they have a financial incentive to refer clients to our firm.

**Do you or your financial professionals have legal or disciplinary history?**

Yes, one or more of our financial professionals currently has legal or disciplinary history to disclose. These events are disclosed in the specific individual's Form U4, as applicable. These documents can be found by going to [Investor.gov/CRS](https://investor.gov/CRS).

**Key Questions to Ask Your Financial Professional**

- **As a financial professional, do you have any disciplinary history? For what type of conduct?**

You can find additional information about our investment advisory services and request a copy of the relationship summary at 818-732-8553 or click the link provided <https://adviserinfo.sec.gov/firm/brochure/308457>

**Key Questions to Ask Your Financial Professional**

- **Who is my primary contact person?**
- **Is he or she a representative of an investment adviser or a broker-dealer?**
- **Who can I talk to if I have concerns about how this person is treating me?**