

Triad Wealth Partners  
Form CRS Customer Relationship Summary

March 25, 2024

Triad Wealth Partners is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs), which also provides educational materials about broker dealers, investment adviser, and investing.

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

Triad Wealth Partners (“TWP,” or “Firm”) provides full planning, investment advisory, and investment advisory operations to registered investment advisers (“RIAs”) in a sub-advisory capacity. TWP provides investment advisory services in two ways. (1) For clients that grant TWP discretionary trading authority, TWP will implement its investment strategy directly, and place trades in the client’s separate account. (2) For the other client accounts that TWP serves in a non-discretionary or consulting basis, TWP will communicate allocation models to the RIA who will then authorize TWP to execute the recommended trades. As part of its consulting services, TWP will also provide recommendations on investments that are not part of TWP’s investment strategies.

TWP provides discretionary and non-discretionary sub-advisory services to RIAs and their clients. When providing such services, TWP will enter into a separate, written sub-advisory agreement with each advisor. It is the responsibility of each RIA we serve to determine their clients’ individual financial situation, investment goals, qualification, time horizon, portfolio liquidity and concentration, and tolerance for risk as well as any investment limitations. Subject to TWP’s written approval, the client is able to place a variety of restrictions on TWP’s discretionary investment activity, including reasonable restrictions on the types of investments. Clients can change these restrictions upon written notice to TWP and such changes are considered in effect once acknowledged in writing by TWP. We do not have an account minimum for investment advisory services. When we provide our sub-advisory services to clients, we employ various proprietary and third-party investment strategies for the client portfolios that we have been granted discretionary authority for.

**For additional information, please see** Triad Wealth Partners’ Form ADV, Part 2A Brochure (Items 4 and 7).

**Conversation Starters.** 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?**

Triad Wealth Partners charges a negotiable Sub-Advisory (the “Fee”) for its services as a sub-advisor to the RIAs it serves. The Fee arrangement is established in Triad Wealth’s written sub-advisory agreement with each RIA. The Fee for Triad Wealth’s discretionary sub-advisory services is based on a percentage fee of managed assets and is debited directly from your managed account. Triad Wealth’s fee is charged on a quarterly basis in advance for most clients, depending on the sub-advisory agreement. The Fee calculation is based on the value as of the end of the previous quarter in your managed account.

For its Assets Under Advisement Services, TWP will generally invoice the client directly. The Fees paid to TWP are separate from the fees and expenses charged by mutual funds, ETFs, and other pooled investment products as well as brokerage and custodian fees. Clients should review all fees charged by these third parties to fully understand the total amount of fees paid for investment management and financial services.

**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 additional information, please see** Triad Wealth Partners Form ADV Part 2A

**Conversation Starters.** 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.

Our Firm is required to disclose commonly owned entities that would provide different services to you and generate additional compensation to our Firm. We have an affiliated insurance agency/entity, (IMO), Triad Partners, LLC. The common ownership of these entities is a conflict of interest because our insurance business receives additional compensation for providing insurance services to you, if services are elected.

We earn a portion of the fees earned by your RIA for assets managed and/or financial planning services executed on your behalf. This creates an incentive for us to encourage the placement of assets and engage in financial planning through TWP. **For additional information, please see** Form ADV, Part 2A brochure and other applicable documents.

**Conversation Starters.** Ask your financial professional – *How might your conflicts of interest affect me, and how will you address them?*

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

Our Firm's financial professionals are compensated with salary and bonus or a share of the Firm's profits. A portion of that compensation is correlated to the amount of client assets they service, the revenue our Firm earns from the financial professional's services and/or whether the financial professional has been successful in increasing the amount of client assets under the Firm's management. For additional information, please refer to Item 5 of your financial professional's ADV Part 2B Brochure Supplement.

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

No, please visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm and your financial professional.

**Conversation Starters.** Ask your financial professional – *As a financial professional, do you have any disciplinary history? For what type of conduct?*

**Additional Information**

**For additional information about our services**, including up-to-date information about the firm and/or a copy of this disclosure, please contact Danielle Hampton, Chief Compliance Officer, via phone at (785) 830-0000 or email to [Dani.Hampton@triadwealthpartners.com](mailto:Dani.Hampton@triadwealthpartners.com).

**Conversation Starters.** 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?*