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PART 2A OF FORM ADV: FIRM BROCHURE

March 8, 2024

This Brochure provides information about the qualifications and business practices of Paladin Advisory Group, LLC, doing business as Paladin Wealth Partners. If you have any questions about the contents of this Brochure, please contact us at 515.348.6080. 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 Paladin Wealth Partners is also available on the SEC's website at www.adviserinfo.sec.gov. The searchable IARD/CRD number for Paladin Wealth Partners is 285303.

Paladin Wealth Partners is a registered investment adviser. Registration with the United States Securities and Exchange Commission, any State Securities Authority, or the use of the term "Registered Investment Adviser" 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 Summary of Material Changes

Paladin Advisory Group, LLC, d/b/a Paladin Wealth Partners (“Paladin”, “Paladin Wealth Partners”, “PWP”, “Adviser” or the “Firm” to be used synonymously within this Disclosure Brochure) believes that communication and transparency are the foundation of its relationship with clients and we will strive to provide you with complete and accurate information at all times. Paladin encourages all current and prospective clients to read this Disclosure Brochure and discuss any questions you may have with the Adviser.

Material Changes:

There have been no material changes since our last annual update filed March 17, 2023 on the IARD system.

Future Changes:

From time to time, the Adviser may amend this Disclosure Brochure to reflect changes in its business practices, changes in regulations or routine annual amendments as required by regulators. At any time, you may view the current Disclosure Brochure online at the SEC’s Investment Advisor Public Disclosure website at www.adviserinfo.sec.gov by searching Paladin’s firm name or CRD # 285303. You may also request a copy of this Disclosure Brochure at any time by contacting the Adviser at (515) 348-6080 or by email at bclark@paladinwp.com.

This complete Disclosure Brochure, or a Summary of Material Changes, shall be provided to you annually and within 30 days if a Material Change occurs.

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Item 4 Advisory Business

The Firm

Paladin Advisory Group, LLC, d/b/a Paladin Wealth Partners ("Paladin", "Paladin Wealth Partners", "PWP", "Adviser" or the "Firm" to be used synonymously within this Disclosure Brochure) is an independent registered investment adviser based in Des Moines, Iowa and registered with the Securities and Exchange Commission ("SEC"). We are organized as a limited liability company under the laws of the State of Iowa. Paladin has been providing investment advisory services since 2016. The Firm is owned by Bradley Clark, Adam Bormann, Debra Minkler, and Timothy Pratt.

As used in this Brochure, the words "we", "our" and "us" refer to Paladin Wealth Partners and the words "you", "your" and "client" refer to you as either a client or prospective client of our firm. Also, you may see the term Associated Person throughout this Brochure. As used in this Brochure, our Associated Persons are our firm's officers, employees, and all individuals providing investment advice on behalf of our firm.

Paladin serves as a fiduciary to its clients. As a fiduciary we are required to act in a client's best interest at all times, including upholding a duty of loyalty, fairness, and good faith towards each client and seeking to mitigate conflicts of interest.

Description of Services and Fees

The following paragraphs describe our services and fees. Please refer to the description of each investment advisory service listed below for information on how we tailor our advisory services to your individual needs.

Paladin Wealth Partners provides comprehensive wealth management and investment advisory services that are customized and tailored to meet the needs of each client. We provide financial advice, counsel and management in the following key areas:

- Investment Management Services
- Financial Planning and Consulting Services

Investment Management Services

We offer discretionary and non-discretionary investment management services. Our investment advice is tailored to meet our clients' needs and investment objectives. If you retain our firm for investment management services, we will meet with you to determine your investment objectives, risk tolerance, and other relevant information (the "suitability information") at the beginning of our advisory relationship. We will use the suitability information we gather to develop a strategy that enables our firm to give you continuous and focused investment advice and to make investments on your behalf. Once we construct an investment portfolio for you, we will monitor and manage your portfolio on an ongoing basis, including making changes to the portfolio as required by changes in market conditions and/or in your financial circumstances.

If you participate in our discretionary investment management services, Paladin will have authority to make investment decisions on your account, including determining the specific securities, and the amount of securities, to be purchased or sold for your account without prior consultation with the client. Discretionary authority is typically granted by the investment advisory agreement you sign with our firm, a power of attorney, or trading authorization forms. You may limit our discretionary authority (for example, limiting the types of securities that can be purchased for your account) by providing our firm with your restrictions and guidelines in writing. If you enter into non-discretionary arrangements with our firm, we must obtain your approval prior to executing any transactions on behalf of your account.

The specific terms and services agreed upon between you and our firm will be outlined in an Investment Management Agreement ("IMA").

When we provide investment advice to clients regarding ERISA retirement accounts or an individual retirement account ("IRA"), the Adviser is a fiduciary within the meaning of Title I of the Employee Retirement Income Security Act ("ERISA") and/or the Internal Revenue Code ("IRC"), as applicable, which are laws governing retirement accounts. A conflict of interest exists when we recommend a rollover of an ERISA account or IRA to another account where we will earn a new (or increased) advisory fee as a result of the rollover. As a fiduciary, we will only recommend a rollover when we believe it is in your best interest. No client is under any obligation to transfer a retirement account to an account managed by the Adviser.

Financial Planning Services / Financial Consulting Services

Our firm also offers financial planning and consulting services as a stand-alone service. These services typically involve a variety of advisory services regarding the management of the client's financial resources based upon an analysis of their individual needs. If you retain our firm for financial planning and consulting services, we will meet with you to gather information about your financial circumstances and objectives. As required, we will conduct follow-up interviews for the purpose of reviewing and/or collecting additional financial data. Once such information has been reviewed and analyzed, we will provide you with our financial planning recommendations designed to help you achieve your stated financial goals and objectives.

Financial planning recommendations are based on your financial situation at the time we provide our recommendations, and on the financial information you provide to our firm. You have the right to accept or reject our financial planning recommendations, and you may choose any firm to assist you with implementing our recommendations.

In certain circumstances, we may also be engaged by High-Net-Worth individuals or entities (defined as clients that have at least \$1,000,000 under management with our firm or that have certified to our firm that they have a net worth of at least \$2,000,000) for financial consulting services. These are typically limited scope and/or project related and the fee for such services will be negotiated among the parties based on the scope of the work to be performed.

Retirement Plan Consulting Services

We provide retirement plan consulting services to plan sponsors on an ongoing basis. Generally, such retirement plan consulting services consist of assisting plan sponsors in establishing, monitoring and reviewing their company's participant-directed retirement plan. As the needs of the plan sponsor dictate, areas of advising include recommendation of investment options, plan structure and participant education.

All retirement plan consulting services shall be in compliance with the applicable state law(s) regulating such services. This applies to client accounts that are pension or other employee benefit plans ("Plan") governed by the Employee Retirement Income Security Act of 1974, as amended ("ERISA"). If the client accounts are part of a Plan, and we accept appointments to provide our services to such accounts, we acknowledge that we are a fiduciary within the meaning of Sections 3(21) and 3(38) of ERISA (but only with respect to our investment advisory services provided to the Plan).

Types of Investments

We primarily offer advice on mutual funds and exchange traded funds. Additionally, we may advise you on any type of investment that we deem appropriate based on your stated goals and objectives. We may also provide advice on any type of investment held in your portfolio at the inception of our advisory relationship. You may request that we refrain from investing in particular securities or certain types of securities, and such requests must be in writing.

Assets Under Management

As of December 31, 2023, we manage \$186,715,840 in client assets, all of which are on a discretionary basis.

Item 5 Fees and Compensation

Investment Management Services

We charge an advisory fee for investment management services based on an agreed-upon percentage of assets we manage. Advisory fees are typically paid quarterly, in advance of each calendar quarter, based on the asset value on the last trading day of the previous quarter.

The advisory fee charged to a client is influenced by the size and scope of the advisory relationship. Our current *maximum* annual investment management fee is 1.35% for discretionary and non-discretionary investment management services.

At our discretion, we may combine the account values of family members living in the same household to determine the applicable advisory fee. For example, we may combine account values for you and your minor children, joint accounts with your spouse, and other types of related accounts. Combining account values may increase the asset total, which may result in you paying a reduced advisory fee compared to each account considered individually. At our discretion, we may elect to reduce or waive certain investment management fees contained in the IMA.

If the IMA is executed at any time other than the first day of a calendar quarter, or if additional assets are deposited into the client account during a quarter, our fees will apply on a pro-rata basis, which means that the advisory fee is payable in proportion to the number of days in the quarter for which you are a client or the additional assets are held in the account.

We do not require prepayment of any fee more than six months in advance and in excess of \$1,200. We do not charge "Performance Based Fees" which are fees based on a share of capital gains upon, or capital appreciation of, the funds, or any portion of the funds of an advisory client.

Unless we agree to other payment arrangements, the IMA provides that we will deduct our fee directly from your account through the qualified custodian holding your funds and securities. We will deduct our advisory fee only when the following requirements are met:

- You provide our firm with written authorization permitting the fees to be paid directly from your account held by the qualified custodian.
- The qualified custodian agrees to send you a statement, at least quarterly, indicating all amounts dispersed from your account including the amount of the advisory fee paid directly to our firm.

If our disclosure Brochure - Part 2 of the Form ADV - is not delivered to you within 48 hours prior to you entering into the investment management agreement, you may terminate the agreement within 5 business days of the date of acceptance without any penalty. Where you received the disclosure documents 48 hours in advance or if the five (5) business day grace period has expired, either party may terminate the agreement upon notice to the other party. The investment management fee will be pro-rated for the quarter in which the cancellation notice was given. Upon termination, any unearned fees will be refunded to you.

Financial Planning Services / Financial Consulting Services

For financial planning services, we charge either a fixed fee ranging from \$500 to \$25,000 or a maximum hourly fee of \$300 per hour. Our financial planning fees are negotiable depending upon the complexity and scope of the plan, your financial situation, and your objectives. Fees for financial consulting services, including consulting services to High-Net-Worth individuals or entities (as described in Item 4), will be separately negotiated based on the scope of the engagement and services performed.

We typically require that you pay 50% of the fixed fee in advance and the remaining portion upon the completion of the services rendered. For our services charged on an hourly basis, we typically require payment upon completion of services rendered. We may, in our sole discretion, negotiate other fee-paying arrangements with you. We will not require prepayment of a fee more than six months in advance in excess of \$1,200.

If our disclosure Brochure - Part 2 of the Form ADV - is not delivered to you within 48 hours prior to you entering into the financial planning agreement, you may terminate the agreement within five (5) business days of the date of acceptance without any penalty. Where you have received the disclosure documents 48 hours in advance or if the five (5) business day grace period has expired, either party may terminate the agreement upon notice to the other party. Upon termination of financial planning services, any prepaid but unearned fees will be refunded, and any earned but unpaid fees will be due and payable.

Retirement Plan Consulting Fees

Our fees for retirement plan consulting are negotiated based on the tailored scope and complexity of each individual engagement. Our compensation for retirement plan services can include the following structures: (i) one-time flat fee or hourly charge; (ii) annual flat fee or hourly charge; and/or (iii) an agreed-upon fee based on a percentage of the assets within the retirement plan. Our flat fees for retirement plan consulting services generally range from \$750 to \$10,000, our standard hourly rate is \$150, and our asset-based fee will not exceed 1.50%. We do not charge "Performance Based Fees" which are fees based on a share of capital gains upon, or capital appreciation of, the funds, or any portion of the funds of a Plan. Typically, our fees are either paid directly by the Plan sponsor or charged against the Plan assets (or a combination). In cases where the fee is charged as a percentage of assets within the Plan, the fee is generally charged on a quarterly basis, in advance, based on the value of the Plan assets on the last day of the previous quarter. In the event a fee is charged against Plan assets, it will be charged to each account pro-rata in proportion to overall Plan assets.

Additional Fees and Expenses

As part of our investment advisory services to you, we may invest, or recommend that you invest, in mutual funds and exchange traded funds. The advisory fees that you pay to our firm for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds or exchange traded funds (described in each fund's prospectus to their shareholders). These fees will generally include a management fee and other fund expenses. You will also incur transaction charges and/or brokerage fees charged by the broker/dealer or custodian when purchasing or selling certain securities. We do not receive any portion of the brokerage fees/transaction charges imposed by the broker-dealer or custodian. To fully understand the total cost you will incur, you should review all the fees charged by mutual funds, exchange traded funds, our firm, and others. For information on our brokerage practices, please refer to the "Brokerage Practices" section of this Brochure.

Other Compensation

Certain of the firm's investment adviser representatives, in their individual capacities, are also independent licensed insurance agents. Although the firm itself does not sell such insurance products to our investment advisory clients, we do permit investment adviser representatives, in their individual capacities as licensed insurance agents (and on a fully-disclosed commission basis), to sell insurance products to our investment advisory clients. A conflict of interest exists to the extent that an advisory representative recommends the purchase of insurance products where they also receive insurance commissions or other additional compensation in their role as an independent insurance agent. Clients are under no obligation to purchase insurance products through any person affiliated with our firm.

Item 6 Performance-Based Fees and Side-By-Side Management

We do not accept performance-based fees or participate in side-by-side management. Our fees are calculated as described in the *Fees and Compensation* section above and are not charged on the basis of a share of capital gains upon, or capital appreciation of, the funds in your advisory account.

Item 7 Types of Clients

We offer investment advisory services to individuals, retirement and profit-sharing plans, trusts, estates, charitable organizations, corporations, and other business entities.

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 effectively manage.

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

Our Methods of Analysis and Investment Strategies

We may use one or more of the following methods of analysis or investment strategies when providing investment advice to you:

- Fundamental Analysis - involves analyzing individual companies and their industry groups, such as a company's financial statements, details regarding the company's product line, the experience and expertise of the company's management, and the outlook for the company's industry. The resulting data is used to measure the true value of the company's stock compared to the current market value.
- Technical Analysis - involves studying past price patterns and trends in the financial markets to predict the direction of both the overall market and specific stocks.
- Charting Analysis - involves the gathering and processing of price and volume information for a particular security. This price and volume information is analyzed using mathematical equations. The resulting data is then applied to graphing charts, which is used to predict future price movements based on price patterns and trends.
- Long Term Purchases - securities purchased with the expectation that the value of those securities will grow over a relatively long period of time, generally greater than one year.
- Short Term Purchases - securities purchased with the expectation that they will be sold within a relatively short period of time, generally less than one year, to take advantage of the securities' short-term price fluctuations.

Our investment strategies and advice may vary depending upon each client's specific financial situation. As such, we determine investments and allocations based upon your predefined objectives, risk tolerance, time horizon, financial horizon, financial information, liquidity needs, and other various suitability factors. Your restrictions and guidelines may affect the composition of your portfolio.

Additional considerations and definitions applicable to strategies we utilize in client portfolios include:

- Modern Portfolio Theory - a theory of investment which attempts to maximize portfolio expected return for a given amount of portfolio risk, or equivalently minimize risk for a given level of expected return, by carefully diversifying the proportions of various assets.
- Fundamental Analysis - The risk of fundamental analysis is that information obtained may be incorrect and the analysis may not provide an accurate estimate of earnings, which may be the basis for a stock's value. If securities prices adjust rapidly to new information, utilizing fundamental analysis may not result in favorable performance.
- Charting and Technical Analysis - The risk of market timing based on technical analysis is that charts may not accurately predict future price movements. Current prices of securities may reflect all information known about the security and day to day changes in market prices of securities may follow random patterns and may not be predictable with any reliable degree of accuracy.

Our strategies and investments may have unique and significant tax implications. However, unless we specifically agree otherwise, and in writing, tax efficiency is not our primary consideration in the

management of your assets. Regardless of your account size or any other factors, we strongly recommend that you continuously consult with a tax professional prior to and throughout the investing of your assets.

The default accounting method utilized by qualified custodians, unless directed otherwise in advance by the client or the Adviser, is First-In First-Out (FIFO) for the cost basis of your investments. You are responsible for contacting your tax advisor to determine if this accounting method is the right choice for you. If you or your tax advisor believes another accounting method is more advantageous, please submit written notice of such direction to us in advance of any trade executed in your account.

Risk of Loss

Investing in securities involves risk of loss that you should be prepared to bear. We do not represent or guarantee that our services or methods of analysis can or will predict future results, successfully identify market tops or bottoms, or insulate clients from losses due to market corrections or declines. We cannot offer any guarantees or promises that your financial goals and objectives will be met. Past performance is in no way an indication of future performance.

Recommendation of Particular Types of Securities

As disclosed under the "Advisory Business" section in this Brochure, our investment strategies primarily utilize exchange traded funds and mutual funds. We may also recommend other types of securities based on each client's specific needs and/or risk tolerances. Each type of security has its own unique set of risks associated with it and it would not be possible to list within this Disclosure Brochure all of the specific risks of every type of investment. Even within the same type of investment, risks can vary widely. However, in very general terms, the higher the anticipated return of an investment, the higher the risk of loss associated with such an investment.

Typical considerations and risks involved in investing in mutual funds and exchange traded funds include:

- Mutual funds and exchange traded funds are professionally managed collective investment systems that pool money from many investors and invest in stocks, bonds, short-term money market instruments, other mutual funds, other securities or any combination thereof.
- Each fund will have a manager that trades the fund's investments in accordance with the fund's investment objective.
- While mutual funds and ETFs generally provide some level of diversification versus individual stocks or bonds, risks can be significantly increased if the fund is concentrated in a particular sector of the market, primarily invests in small cap or speculative companies, uses leverage (i.e., borrows money) to a significant degree, or concentrates in a particular type of security (i.e., equities) rather than balancing the fund with different types of securities.
- Exchange traded funds differ from mutual funds since they can be bought and sold throughout the day like stock and their price can fluctuate throughout the day.
- The returns on mutual funds and ETFs incur costs to manage the funds, which are deducted from gross investment results.

We make no representation that any individual investment strategy, ETF or mutual fund investment, or individual security will perform better than a benchmark or market index.

Item 9 Disciplinary Information

Paladin Wealth Partners has been registered and providing investment advisory services since 2016. Neither our firm nor any of our Associated Persons has any reportable disciplinary information.

Item 10 Other Financial Industry Activities and Affiliations

As discussed in Item 5, certain persons providing investment advice on behalf of our firm may also be separately licensed as independent insurance agents.

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

Description of Our Code of Ethics

Our Code of Ethics includes guidelines for professional standards of conduct for our Associated Persons. All of our Associated Persons are expected to adhere strictly to these guidelines. Persons associated with our firm are also required to report any violations of our Code of Ethics. Additionally, we maintain and enforce written policies reasonably designed to prevent the misuse or dissemination of material, non-public information about you or your account holdings by persons associated with our firm. Clients or prospective clients may obtain a copy of our Code of Ethics by contacting us at the telephone number on the cover page of this Brochure.

Participation or Interest in Client Transactions

Neither our firm nor any of our Associated Persons has any material financial interest in client transactions beyond the provision of investment advisory services as disclosed in this Brochure.

Personal Trading Practices

Our firm or Associated Persons of the firm may buy or sell the same securities that we recommend to you or securities in which you are already invested. Transacting in the same securities that are recommended (purchase or sale) to clients presents a conflict of interest that, as a fiduciary, must be disclosed to clients and conflicts mitigated through our Code of Ethics and policies and procedures. As part of this endeavor, it is our policy that trading activity of our Affiliated Persons shall not have priority over client trades and our CCO reviews all personal trading activity of our Affiliated Persons to ensure compliance with this policy.

Item 12 Brokerage Practices

We do not maintain physical custody of the assets we manage on your behalf. Your assets must be maintained in an account at a "qualified custodian," generally defined as a broker-dealer or bank. We typically recommend that our clients use Charles Schwab & Co., Inc. ("Schwab") as our qualified custodian. We are independently owned and operated and are not affiliated with Schwab. Schwab holds your assets in a brokerage account and buys and sells securities when we instruct them to. You will open your account with Schwab by entering into an account agreement directly with them. We do not open the account for you, although we usually assist you in doing so. Even though your account is maintained at Schwab, we can still use other brokers to execute trades for your account as described below.

How We Select Brokers/Custodians

We seek to use a custodian/broker who will hold your assets and execute transactions on terms that are, overall, most advantageous when compared to other available providers and their services. We consider a wide range of factors, including, among others:

- Combination of transaction execution services and asset custody services
- Capability to execute, clear and settle trades (buy and sell securities for your account)
- Capability to facilitate transfers and payments to and from accounts (wire transfers, check requests, etc.)
- Breadth of available investment products (stocks, bonds, mutual funds, etc.)
- Availability of investment research and tools that assist us in making investment decisions
- Quality of services
- Competitiveness of the price of those services (commission rates, margin interest rates, other fees, etc.).
- Reputation, financial strength and stability
- Prior service to us and our clients
- Availability of other products and services that benefit us, as discussed below (see "*Products and Services Available to Us From Schwab*")

Your Brokerage and Custody Costs

For our clients' accounts that Schwab maintains, Schwab generally does not charge you separately for custody services but is compensated by charging you commissions or other fees on trades that it executes or that settle into your Schwab account. Schwab also receives a portion of the management fees charged by any mutual fund we invest your assets in. Schwab's commission rates applicable to our client accounts were negotiated based on the condition that our clients collectively maintain a total of at least \$10 million of their assets in accounts at Schwab. This commitment benefits you because the overall commission rates you pay are lower than they would be otherwise. In lieu of commissions, Schwab charges you a flat dollar amount as a "prime broker" or "trade away" fee for each trade that we have executed by a different broker-dealer but where the securities bought or the funds from the securities sold are deposited into your Schwab account. These fees are in addition to the commissions or other compensation you pay the executing broker-dealer. Because of this, in order to minimize your trading costs, we have Schwab execute most trades for your account. We have determined that having Schwab execute most trades is consistent with our duty to seek "best execution" of your trades. Best execution means the most favorable terms for a transaction based on all relevant factors, including those listed above.

Products and Services Available to Us From Schwab

Schwab Advisor Services™ is Schwab's division that serves independent investment advisory firms like us. They provide us and you with access to its institutional brokerage services - trading, custody, reporting and other related services - many of which are not typically available to Schwab retail customers. Schwab also makes available various support services. Some of those services help us manage or administer your accounts, while others help us manage and grow our business. Schwab's support services are available to us on an unsolicited basis and at no charge to us as long as our clients collectively maintain a total of at least \$10 million of their assets in accounts at Schwab. Following is a more detailed description of Schwab's support services:

Services That Benefit You.

Schwab's institutional brokerage services include access to a broad range of investment products, execution of securities transactions and custody of client assets. The investment products available through Schwab include some to which we might not otherwise have access or that would require a significantly higher minimum initial investment by our clients. Schwab's services described in this paragraph generally benefit you.

Services That May Not Directly Benefit You.

Schwab also makes available to us other products and services that benefit us but may not directly benefit you. These products and services assist us in managing and administering your accounts. They include investment research, both from Schwab and that of third parties. We may use this research to service all or a substantial number of our clients' accounts. In addition to investment research, Schwab also makes available software, including Schwab Advisor Center, iRebal, and other technology that:

- Provides access to client account data (such as duplicate trade confirmations and account statements)
- Facilitates trade execution and allocates aggregated trade orders for multiple client accounts
- Provides pricing and other market data
- Facilitates payment of our fees from our clients' accounts
- Assists with back-office functions, recordkeeping and client reporting

Services That Generally Benefit Only Us.

Schwab 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
- Access to employee benefit providers, human capital consultants and insurance providers

Schwab may provide some of these services itself. In other cases, it will arrange for third-party vendors to provide the services to us. Schwab may also discount or waive its fees for some of these services or pay all or a part of a third party's fees. Schwab, or other third party vendors, may also provide us with other benefits, such as occasional business entertainment of our personnel or clients.

Our Interest in Schwab's Services

The availability of these services from Schwab benefits us because we do not have to produce or purchase them. We don't have to pay for Schwab's services so long as our clients collectively keep a total of at least \$10 million of their assets in accounts at Schwab. Beyond that, these services are not contingent upon us committing any specific amount of business to Schwab in trading commissions or assets in custody. The \$10 million minimum gives us an incentive to recommend that you maintain your account with Schwab, based on our interest in receiving Schwab's services that benefit our business rather than based on your interest in receiving the best value in custody services and the most favorable execution of your transactions. This is a conflict of interest. We believe, however, that our selection of Schwab as custodian and broker is in the best interests of you, our client. Our selection is primarily supported by the scope, quality, and price of Schwab's services and not Schwab's services that benefit only us. We do not believe that recommending our clients to collectively maintain at least \$10 million of assets at Schwab in order to avoid paying Schwab quarterly service fees of \$1,200 presents a material conflict of interest.

Block Trades

We may combine multiple simultaneous orders for shares of the same securities purchased for advisory accounts we manage (this practice is commonly referred to as "block trading"). We will then distribute a portion of the shares to participating accounts in a fair and equitable manner. The distribution of the shares purchased is typically proportionate to the size of the account, but it is not based on account performance or the amount or structure of management fees. Subject to our discretion regarding factual and market conditions, when we combine orders, each participating account pays an average price per share for all transactions and pays a proportionate share of all transaction costs. Accounts owned by our firm or persons associated with our firm may participate in block trading with your accounts; however, they will not be given preferential treatment.

Brokerage for Client Referrals

Other than the services described above, we do not receive client referrals from broker-dealers in exchange for cash or other compensation, such as brokerage services or research.

Item 13 Review of Accounts

The Investment Adviser Representative(s) assigned to your account will monitor your account on a periodic basis and will conduct internal account reviews at least quarterly to ensure the advisory services provided to you and that the portfolio mix is consistent with your stated investment needs and objectives. More frequent reviews may occur as a result of various circumstances including contributions and withdrawals to an account; year-end tax planning; market moving events; security specific events; or known changes in your individual circumstances or risk/return objectives. Clients are encouraged to notify Paladin if changes occur in your personal financial situation that might impact the stated investment plan.

For investment management accounts, account statements are sent by the independent custodian directly to client not less than quarterly. Clients are strongly encouraged to review custodian statements to review current portfolio holdings, transactions in the investment account, and fees charged by the Adviser. The Adviser may also provide clients with periodic reports detailing holdings, allocations, and performance.

Item 14 Client Referrals and Other Compensation

As part of our fiduciary duty to clients, we endeavor at all times to put the interests of our clients first. Clients should be aware, however, that the receipt of economic benefits by our firm from a non-client in and of itself creates a conflict of interest and influences our choice in providing services to your account. It is

PWP's policy to avoid conflicts of interest in general, and if they do occur to ensure that they are clearly disclosed to clients so that they can make their own determination of what is in their best interest.

Paladin's primary source of revenues is from investment advisory fees (see Item 5 Fees and Compensation) where we act in a fiduciary capacity for clients. We do not receive any compensation from any third party in connection with providing investment advice to you nor do we compensate any individual or firm for client referrals. Please refer to Item 12 *Brokerage Practices* for disclosures on research and other benefits we may receive resulting from our relationship with your account custodian.

In limited circumstances, certain of our investment adviser representatives that are separately licensed as independent insurance agents receive compensation for the sale of insurance products to clients of the firm. The firm does not receive compensation for such insurance sales.

As part of our research, continuing education, and due diligence process, we attend industry conferences and other events. Some of these events are sponsored by Schwab or other organizations (including fund companies that the firm recommends to its clients) seeking to develop or maintain a business relationship with Paladin and our clients. On occasion, the costs to attend these events are either discounted or paid by the event sponsor or fund company. Clients should be aware that the receipt of economic benefit by Paladin creates a conflict of interest. Despite the existence of such a conflict, we believe that attending such conferences and events enhances our overall due diligence and investment management process which ultimately benefits clients.

Item 15 Custody

Paladin does not accept or maintain custody of any client assets or accounts, except for the limited authorization provided by the client to directly charge advisory fees to client accounts. All clients must maintain their assets with a "qualified custodian" which we may recommend. The custodian will directly provide client with statements not less than quarterly. As authorized and directed by you, the custodian will allow us to directly charge account(s) for the payment of our advisory fees. The account statements from your custodian(s) will indicate the amount of our advisory fees deducted from your account(s) each billing period. You should carefully review account statements provided by the custodian for accuracy. If you have a question regarding your account statement, or if you did not receive a statement from your custodian, please contact us at the telephone number on the cover page of this Brochure or the custodian directly.

Notwithstanding the above, our clients may maintain standing letters of authorization on their accounts that, by regulatory definition, may constitute custody of client accounts. We have reviewed those arrangements and determined that they meet the Investment Adviser Association (IAA) No Action Letter conditions that does not require a surprise custody audit requirement.

Item 16 Investment Discretion

If you participate in our discretionary investment management services, before we can buy or sell securities on your behalf, you must first sign our discretionary Investment Management Agreement and/or trading authorization forms. Under this arrangement, you grant our firm discretion over the selection of (and amount) securities to be purchased or sold for your account(s) without obtaining your consent or approval prior to each transaction. You may specify investment objectives, guidelines, and/or impose certain conditions or investment parameters for your account(s) in writing. Please refer to the "Advisory Business" section in this Brochure for more information on our discretionary management services.

If you participate in our non-discretionary investment management services, we will obtain your approval prior to the execution of any transactions for your account(s). You have an unrestricted right to decline to implement any advice provided by our firm on a non-discretionary basis.

Item 17 Voting Client Securities

Proxy Voting

We do not vote proxies on behalf of your advisory accounts. At your request, we may offer you advice regarding corporate actions and the exercise of your proxy voting rights. If you own shares of applicable securities, you are responsible for exercising your right to vote as a shareholder.

In most cases, you will receive proxy materials directly from the account custodian. However, in the event we receive any written or electronic proxy materials on your behalf, we will forward them directly to you by mail, unless you have authorized our firm to contact you by electronic mail, in which case, we would forward any electronic solicitation to vote proxies.

Item 18 Financial Information

Paladin is not required to provide financial information in this Disclosure Brochure because we do not require the prepayment of more than \$1,200 in fees and six or more months in advance, take custody of client funds or securities, or have a financial condition that is reasonably likely to impair our ability to meet our commitments to clients.

Additional Information

Trade Errors

In the event a trading error occurs in your account, our policy is to restore your account to the position it should have been in had the trading error not occurred. Depending on the circumstances, corrective actions may include canceling the trade, adjusting an allocation, and/or reimbursing the account.

Class Action Lawsuits

We do not determine if securities held by you are the subject of a class action lawsuit or whether you are eligible to participate in class action settlements or litigation. Accordingly, we do not initiate or participate in litigation to recover damages on your behalf for injuries as a result of actions, misconduct, or negligence by issuers of securities held by you. By request, we may assist in providing you with information and/or analysis, on a best efforts basis, intended to assist you in making appropriate decisions regarding such class action situations.

Privacy Notice To Our Clients

We maintain a Privacy Policy intended to safeguard the privacy and security of the personal information we obtain about our clients. We also know that the customer expects us to service their accounts in an accurate and efficient manner. To do so, we must collect and maintain certain personal information about our customers. We want the customer to know what information we collect and how we use and safeguard that information.

What Information We Collect

We collect certain non-public personal identifying information about our customers (such as name, address, social security number, etc.) from information that the customer provides on applications or other forms as well as communications (electronic, telephone, written, or in person) with the customer or authorized representatives (such as attorneys, accountants, etc.). We also collect information about brokerage accounts and transactions (such as purchases, sales, account balances, inquiries, etc.).

What Information We Disclose

We do not disclose the non-public personal information we collect about our customers to anyone except: (i) in furtherance of our business relationship and then only to those persons necessary to effect the transactions and provide the services that the customer authorizes (such as broker-dealers, custodians, independent managers, etc.); (ii) persons assessing our compliance with industry standards (e.g. professional licensing authorities, etc.); (iii) our attorneys, accountants, and auditors; or (iv) as otherwise provided by law.

We are permitted by law to disclose the non-public personal information about our customers to governmental agencies and other third parties in certain circumstances (such as third parties that perform administrative or marketing services on our behalf or for joint marketing programs). These third parties are prohibited to use or share the information for any purpose. If the customer decides at some point to either terminate our services or become an inactive customer, we will continue to adhere to our privacy policy, as may be amended from time to time.

Security of Customer Information

We restrict access to customer non-public personal information to those employees who need to know that information to service the accounts. We maintain physical, electronic, and procedural safeguards that comply with applicable federal or state standards to protect customer personal information.

Changes To Our Privacy Policy Or Relationship With The Customer

Our policy about obtaining and disclosing information may change from time to time. We will provide the customer notice of any material change to this policy before we implement the change.

If your personal information with us becomes inaccurate, or if you need to make a change to that information, please notify us so we can update our records.



Bradley W. Clark, CFA, CPA

CRD# 4983613

Paladin Wealth Partners
13375 University Avenue, Suite
300
Clive, IA 50325

Telephone: 515-348-6080

March 8, 2024

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Bradley W. Clark that supplements the Paladin Wealth Partners brochure. You should have received a copy of that brochure. Please contact us at 515-348-6080 if you did not receive Paladin Wealth Partners' brochure or if you have any questions about the contents of this supplement.

Additional information about Bradley W. Clark is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Bradley W. Clark, CFA, CPA

Year of Birth: 1973

Education:

- University of Northern Iowa, BA (Accounting) - May 1996
- Kellstadt Graduate School of Business, DePaul University, MBA (Finance) - Dec 2005

Business Background:

- Paladin Wealth Partners, Owner, President/CIO/CCO, 10/2016 – Present
- Paladin Wealth Partners, Investment Adviser Representative, 10/2016 – Present
- HJN Advisors, LLP, President/CIO, 12/2014 – 12/2016
- HJN Advisors, LLP, Investment Adviser Representative, 09/2014 – 12/2016
- US Bank, Senior Portfolio Manager, 04/2012 - 08/2014
- Capstone Investments, Senior Vice President - Investment Banking, 02/2011 - 03/2012
- Independent Consultant, 04/2010 - 02/2011
- Aviva Investors, Portfolio Manager, 09/2005 - 12/2009

Certifications:

CFA® Charterholder® (2008)

Mr. Clark is a holder of the right to use the Chartered Financial Analyst® designation. The CFA Charter is a globally recognized designation that attests to success in a rigorous and comprehensive study program in the investment management and research industry and a commitment to ethical conduct. CFA® Charterholders maintain a fiduciary duty to clients, are held to a standard of loyalty, prudence, and care in all interactions with clients, acting for the benefit of clients and placing client interests above their own.

For more information regarding the CFA® designation, visit www.cfainstitute.org/programs.

Mr. Clark is a licensed CPA in the State of Iowa. Attaining a CPA license requires the completion of a minimum of college education in accounting, successful passage of the Uniform CPA examination, and at least one year of experience. In order to maintain a CPA license, the State of Iowa requires licensees complete 40 hours of continuing education each year and adhere to a stringent Code of Professional Conduct.

Item 3 Disciplinary Information

Mr. Clark does not have any disciplinary disclosure.

Item 4 Other Business Activities

N/A

Item 5 Additional Compensation

Mr. Clark does not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products.

Item 6 Supervision

Mr. Clark, Chief Compliance Officer of Paladin Wealth Partners is responsible for supervising the activities of our firm and our Associated Persons. He can be reached at 515.348.6083.



Adam C. Bormann, CFP®

CRD#4476079

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13375 University Avenue, Suite 300
Clive, IA 50325

Telephone: 515-348-6080

March 8, 2024

**FORM ADV PART 2B BROCHURE
SUPPLEMENT**

This brochure supplement provides information about Adam Bormann that supplements the Paladin Wealth Partners brochure. You should have received a copy of that brochure. Please contact us at 515-348-6080 if you did not receive Paladin Wealth Partners' brochure or if you have any questions about the contents of this supplement.

Additional information about Adam Bormann is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Adam C. Bormann, CFP®

Year of Birth: 1978

Education:

- Iowa State University, Ames, IA; Finance, M.B.A., 2002
- University of Northern Iowa, Cedar Falls, IA; Finance, B.A., 2000
- Marshalltown Community College, Marshalltown, IA; Business, A.A., 1998
- Series 65 Exam (10/2006)

Business Background:

- Paladin Wealth Partners, Owner, 01/2020 – Present
- Paladin Wealth Partners, Investment Adviser Representative, 06/2017 – Present
- TrailRunner International, Head of Operations, 12/2016 – 5/2017
 - *Mountain Lion Aviation, Head of Operations (12/2016 – 5/2017)*
- HJN Advisors, LLP, Investment Adviser Representative, 04/2014 - 12/2016
 - *Registered as a Registered Representative of Ausdal Financial Partners, Inc. (4/2014-12/2016)*
- U.S. Bancorp Investments, Inc., Investment Adviser Representative/Registered Representative, 3/2011 - 04/2014
- Wells Fargo Investments, LLC, Investment Adviser Representative/Registered Representative, 5/2008 - 3/2011

Certifications: Certified Financial Planner™ (2023)

Mr. Bormann has earned the right to use the CFP® designation by the Certified Financial Planner Board of Standards, Inc. CFP® professionals are held to strict ethical standards to ensure financial planning recommendations are in clients' best interest and require CFP® professionals to put their clients' interests ahead of their own at all times. To earn the designation, the CFP® candidate must have a bachelor's degree (or higher) from an accredited college or university and three years of full-time personal financial planning experience. In addition, candidates must take the CFP® Certification examination and complete a CFP-board registered program or hold an accepted designation, degree or license. Every two years, CFP® professionals must complete a minimum of 30 hours of continuing education. More information regarding the CFP® designation can be found at www.cfp.net.

Item 3 Disciplinary Information

Mr. Bormann does not have any reportable disciplinary disclosure.

Item 4 Other Business Activities

Mr. Bormann is separately licensed as an independent insurance agent. In this capacity, Mr. Bormann can sell insurance products to clients and receive normal and customary commission compensation. You are under no obligation to purchase insurance products through Mr. Bormann. The potential for receipt of commissions or similar compensation gives Mr. Bormann an incentive to recommend insurance products based on the compensation received, rather than on the client's needs. We will disclose this conflict to all clients who purchase insurance products from Mr. Bormann. Mr. Bormann devotes approximately 1% of his time to commission insurance business.

Item 5 Additional Compensation

As stated in Item 4 of this Supplement and the *Fees and Compensation* section of Paladin Wealth Partners' firm brochure, Mr. Bormann may receive additional compensation as a result of his separate activities as a licensed insurance agent.

Item 6 Supervision

Mr. Clark, Chief Compliance Officer of Paladin Wealth Partners is responsible for supervising the activities of our firm and our Associated Persons. He can be reached at 515.348.6083.



Wealth Partners

Timothy Pratt CFP®

CRD#1623355

Paladin Wealth Partners
13375 University Avenue, Suite 300
Clive, IA 50325

Telephone: 515-348-6080

March 8, 2024

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Timothy Pratt that supplements the Paladin Wealth Partners brochure. You should have received a copy of that brochure. Please contact us at 515-348-6080 if you did not receive Paladin Wealth Partners' brochure or if you have any questions about the contents of this supplement.

Additional information about Timothy Pratt is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Timothy E. Pratt, CFP®

Year of Birth: 1955

Education:

- Northeast Missouri State University, Kirksville, MO; M.A., 1982
- University of Northern Iowa, Cedar Falls, IA; B.A., 1977
- Grand View University, Des Moines, IA; A.A., 1975

Business Background:

- Paladin Wealth Partners, Owner, 10/2016 – Present
- Paladin Wealth Partners, Investment Adviser Representative, 10/2016 – Present
- HJN Advisors, LLP, Investment Adviser Representative, 10/2010 – 12/2016
 - *Registered as a Registered Representative of Ausdal Financial Partners, Inc. (5/2012-12/2014)*
 - *Registered as a Registered Representative of First Allied Securities, Inc. (9/2010-5/2012)*
- RSM McGladrey Wealth Management LLC, 9/2005 – 09/2010
 - *Registered as a Registered Representative of Birchtree Financial Services, Inc. (9/2005-9/2012)*

Certifications: Certified Financial Planner™ (1990)

Mr. Pratt has earned the right to use the CFP® designation by the Certified Financial Planner Board of Standards, Inc. CFP® professionals are held to strict ethical standards to ensure financial planning recommendations are in clients' best interest and require CFP® professionals to put their clients' interests ahead of their own at all times. To earn the designation, the CFP® candidate must have a bachelor's degree (or higher) from an accredited college or university and three years of full-time personal financial planning experience. In addition, candidates must take the CFP® Certification examination and complete a CFP-board registered program or hold an accepted designation, degree or license. Every two years, CFP® professionals must complete a minimum of 30 hours of continuing education. More information regarding the CFP® designation can be found at www.cfp.net.

Item 3 Disciplinary Information

Mr. Pratt does not have any reportable disciplinary disclosure.

Item 4 Other Business Activities

N/A

Item 5 Additional Compensation

As stated in Item 4 of this Supplement and the *Fees and Compensation* section of Paladin Wealth Partners' firm brochure, Mr. Pratt may receive additional compensation as a result of his separate activities as a licensed insurance agent.

Item 6 Supervision

Mr. Clark, Chief Compliance Officer of Paladin Wealth Partners is responsible for supervising the activities of our firm and our Associated Persons. He can be reached at 515.348.6083.



Wealth Partners

Debra Minkler

CRD#6391658

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13375 University Avenue, Suite 300
Clive, IA 50325

Telephone: 515-348-6080

March 8, 2024

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Debra Minkler that supplements the Paladin Wealth Partners brochure. You should have received a copy of that brochure. Please contact us at 515-348-6080 if you did not receive Paladin Wealth Partners' brochure or if you have any questions about the contents of this supplement.

Additional information about Debra Minkler is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Debra J. Minkler
Year of Birth: 1959

Education:

- University of Memphis, JD with highest honors, 1990
- Central College, BA Magna Cum Laude, Business Administration, 1981
- Series 65 Exam (10/2014)

Business Background:

- Paladin Wealth Partners, Owner, 10/2016 – Present
- Paladin Wealth Partners, Investment Adviser Representative, 10/2016 – Present
- HJN Advisors, LLP, Investment Adviser Representative, 10/2014 – 12/2016
- US Bank National Association, Relationship Manager, 05/1995 - 08/2014

Item 3 Disciplinary Information

Debra Minkler does not have any disciplinary disclosure.

Item 4 Other Business Activities

N/A

Item 5 Additional Compensation

Mrs. Minkler does not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products.

Item 6 Supervision

Mr. Clark, Chief Compliance Officer of Paladin Wealth Partners is responsible for supervising the activities of our firm and our Associated Persons. He can be reached at 515.348.6083.



Tyler Kennedy Kromkowski, CFA

CRD#7197767

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March 8, 2024

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Tyler Kromkowski that supplements the Paladin Wealth Partners brochure. You should have received a copy of that brochure. Please contact us at 515-348-6080 if you did not receive Paladin Wealth Partners' brochure or if you have any questions about the contents of this supplement.

Additional information about Tyler Kromkowski is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Tyler Kromkowski, CFA

Year of Birth: 1995

Education:

- University of Iowa, Iowa City, IA; Finance and Management, B.B.A., 2018
- Series 65 Exam (11/2019)

Business Background:

- Paladin Wealth Partners, Investment Adviser Representative, 09/2020 – Present
- Paladin Wealth Partners, Senior Investment Analyst, 10/2021– Present
- Paladin Wealth Partners, Analyst, 12/2018 – 10/2021

Certifications: CFA® Charterholder (2023)

Mr. Kromkowski is a holder of the right to use the Chartered Financial Analyst® designation. The CFA Charter is a globally recognized designation that attests to success in a rigorous and comprehensive study program in the investment management and research industry and a commitment to ethical conduct. CFA® Charterholders maintain a fiduciary duty to clients, are held to a standard of loyalty, prudence, and care in all interactions with clients, acting for the benefit of clients and placing client interests above their own. For more information regarding the CFA® designation, visit www.cfainstitute.org/programs.

Item 3 Disciplinary Information

Mr. Kromkowski does not have any reportable disciplinary disclosure.

Item 4 Other Business Activities

N/A.

Item 5 Additional Compensation

Mr. Kromkowski does not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products.

Item 6 Supervision

Mr. Clark, Chief Compliance Officer of Paladin Wealth Partners is responsible for supervising the activities of our firm and our Associated Persons. He can be reached at 515.348.6083.