

TEAM FINANCIAL STRATEGIES

(Part 2A of Form ADV)

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TEAM FINANCIAL STRATEGIES
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This brochure provides information about the qualifications and business practices of Team Financial Strategies. If you have any questions about the contents of this brochure, please contact us at: (325) 480-1587, or by email at: jteam@teamstrategiesonline.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.

Team Financial Strategies is a federally registered investment adviser. This designation does not imply a specific level of specialized skill or training.

Additional information about Team Financial Strategies is available on the SEC's website at www.adviserinfo.sec.gov

March 27, 2018

Team Financial Strategies

Material Changes

Other Than Annual Update

None

Material Changes since the Last Update:

Added new Albany office information

Updated Language in Separate Account Portfolio Management

Added Schedule of fees for Investment Companies

Updated for formatting and clarification purposes:

- Advisory Business
- Fees and Compensation
- Methods of Analysis
- Code of Ethics
- Custody

Updated Advisors in part 2B

Full Brochure Available

A complete copy of our Firm Brochure is available on request, please contact TFS by telephone at: (325) 480-1587 or by email at: jteam@teamstrategiesonline.com

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Advisory Business

Firm Description

J. Team Financial, Inc. d/b/a TEAM FINANCIAL STRATEGIES ("TEAM", "TFS" or the "Firm") was founded in 2005. The Firm is a 100% employee-owned corporation. TEAM provides continuous and regular investment management services with respect to all accounts which include Separate and Mutual Fund Portfolio Management.

As of December 31, 2017, Team Financial Strategies manages over \$80 million in assets for approximately 195 clients.

Separate Account Portfolio Management

The firm provides personalized confidential financial planning and investment management to individuals, investment companies, pension and profit sharing plans, trusts, estates, charitable organizations, registered investment companies and small businesses. Discretionary and Non-discretionary advice is provided through consultation with the client and may include: determination of financial objectives, identification of financial problems, cash flow management, tax planning, insurance review, investment management, education funding, retirement planning, and estate planning.

Investment advice is provided and changes are implemented by TEAM. TEAM does not act as a custodian of client assets. The client always maintains asset control. TEAM places trades for clients under a limited power of attorney.

An evaluation of each client's initial situation is made, often in the form of an investment analysis or net worth statement. Periodic reviews are also communicated to provide reminders of the specific courses of action that need to be taken. More frequent reviews occur but are not necessarily communicated to the client unless immediate changes are recommended.

Other professionals (e.g., lawyers, accountants, insurance agents, etc.) are engaged directly by the client on an as-needed basis. Conflicts of interest will be disclosed to the client in the unlikely event they should occur.

The initial meeting, which may be by telephone or in person, is free of charge and is considered an exploratory interview to determine the extent to which financial planning and investment management may be beneficial to the client.

Principal Owners

Joseph Team is the principal owner of the firm, owning more than 75%.

Types of Advisory Services

TEAM FINANCIAL STRATEGIES provides investment supervisory services, also known as asset management services; manages investment advisory accounts not involving investment supervisory services; furnishes investment advice through consultations; issues special reports about securities; and issues, charts, graphs, formulas, or other devices which clients may use to evaluate securities.

On more than an occasional basis, TEAM FINANCIAL STRATEGIES furnishes advice to clients on matters not involving securities, such as financial planning matters, taxation issues, and trust services that often include estate planning.

“Wealth Management” Services

Clients who qualify and choose “Wealth Management” Services will receive ongoing, in-depth advice. All applicable aspects of the client’s financial affairs are reviewed. Realistic and measurable goals are set and objectives to reach those goals are defined. As goals and objectives change over time, suggestions are made and implemented on an ongoing basis.

“Wealth Management” Services also include: cash flow management; insurance review; investment management (including performance reporting); education planning; retirement planning; estate planning; and tax planning, as well as the implementation of recommendations within each area. Unless waived in specific instances, “Wealth Management” Clients must have a minimum of \$500,000 in assets under management to qualify.

“Wealth Builder” Services

“Wealth Builder” services focus on cash flow, savings, and investments. Clients who qualify and select “Wealth Builder” Services will receive investment management and periodic reviews of cash flow reporting, net worth reports, and other analysis, as

required. Clients will have access to tools to allow monitoring financial progress.

There is no minimum asset level required for “Wealth Builder” Clients, and clients may upgrade to “Wealth Management” Service levels at any time they qualify.

“Wealth Planning” Services

Clients who select “Wealth Planning” services will receive ongoing planning advice including retirement planning, investment management, estate planning, tax planning, insurance planning, charitable planning and educational planning, all based on their goals and objectives. Clients will have real-time access to their portfolio and plan through an online portal and will receive periodic reviews with their planner.

“Institutional Investment” Services

TEAM provides investment management services for institutional accounts, including corporations, pensions, endowments, trusts, retirement plans, investment companies and foundations. Accounts are managed in an ongoing discretionary fashion and reviews are provided on a quarterly basis.

“Other” Services

TEAM provides additional services to clients where needed such as Tax Management and Preparation, Estate Settlement Consulting, Business Financial Consulting, Financial Plan Preparation. These services are detailed in Schedule A of the client agreement.

Agreements may not be assigned without client consent.

Types of Agreements

TEAM has one agreement that includes multiple arrangements to meet the needs of the client. All arrangements include an agreement whereby TEAM provides planning and investment services depending on the

clients needs and the scope of the engagement. Under the agreement, TEAM acts as a Fiduciary for the client to work on their behalf. TEAM never accepts commissions or revenue sharing arrangement from other parties.

The client pays TEAM in arrears either quarterly for ongoing services or upon completion of one-time services. For various fee schedules, please see the "Fees and Compensation" section below.

Termination of Agreement

A Client may terminate any of the aforementioned agreements at any time by notifying TEAM FINANCIAL STRATEGIES in writing. At termination, fees will be billed on a pro rata basis for the portion of the quarter completed based on the asset value when termination notice is received.

TEAM FINANCIAL STRATEGIES may terminate any of the aforementioned agreements at any time by notifying the client in writing.

Fees and Compensation

Description

TEAM FINANCIAL STRATEGIES is strictly a fee-only financial planning and investment management firm. Team has various fee structures to meet the needs of the client including: fees based on assets under management, flat fees, and hourly rates. Asset management fees are collected quarterly in arrears. Flat fees or hourly fees are collected in arrears and are due upon completion of the project. The firm does not receive commissions for purchasing or selling annuities, insurance, stocks, bonds, mutual funds, limited partnerships, or other commissioned products. No commissions in any form are accepted. No finder's fees are accepted.

Fees for services rendered are determined by the scope and complexities involved in managing the needs of the client.

TEAM FINANCIAL STRATEGIES, at its sole discretion, may charge a lesser management fee, or reduce the minimum fee.

“Wealth Management” Services

The annual Advisory Service Agreement fee for “Wealth Management” Services is based on a percentage of the investable assets according to the following schedule:

For Individual Accounts:

1.25% of the first \$500,000 in assets under management; and
1.00% of the additional assets from \$500,001 to \$2,000,000;
and 0.75% of assets above \$2,000,000

“Wealth Planning” Services

Financial plan fee:

\$2,000 (one-time fee includes data gathering, data entry,
initial plan preparations and recommendations)

Ongoing Advisory Fee:

<u>Assets managed</u>	<u>Rate</u>
< \$500,000	1.25%
\$500K-\$2M	1.00%
>\$2M	0.75%

“Wealth Builder” Services

The annual Advisory Service Agreement fee for “Wealth Builder” Services is based on a percentage of the investable assets and a monthly fee according to the following schedule:

1.00% of managed assets AND a \$75/quarterly fee.

“Institutional Investment” Services

For Institutional Accounts:

1% of the first \$1,000,000 in assets under management; and
.75% of the additional assets from \$1 to \$5 million; and
.5% of assets above \$5 million

For Investment Companies:

<\$10M	0.25%
>\$10M	0.60%

“Other” Services Fees

Estate Settlement Consulting – Flat fee for services provided, in arrears, quarterly

Business Financial Consulting – Flat quarterly fee, in arrears

Standalone Financial Plan Preparation – Flat fee due on delivery of plan

Flat Quarterly Fee in Lieu of AUM Fee – Quarterly fee billed in arrears for investment management and financial planning.

TEAM FINANCIAL STRATEGIES, in its sole discretion, may waive its minimum fee and/or charge a lesser investment advisory fee based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, etc.).

*Current client relationships may exist where the fees are higher or lower than the fee schedule above.

Fee Billing

Investment management fees are billed quarterly, in arrears, meaning that TEAM will invoice clients after the three-month billing period has ended. Fees are usually deducted from a designated client account to facilitate billing. The client must consent in advance to direct debiting of their investment account. Clients also have the option of paying by check.

Fees for separate financial planning arrangements are due upon the delivery of the financial plan or planning services outlined at engagement.

Other Fees / Expenses

Custodians or other financial institutions may 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. Representatives of the Firm may suggest affiliated and 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.

TEAM is sub-adviser to the Texas Fund, a series of the Monteagle Funds. Monteagle Funds is a registered investment company. TEAM is not under any common ownership with the Monteagle Funds. . However, TEAM receives a separate fee for managing the portfolio of The Texas Fund. To the extent The Texas Fund is selected to fill components of a client's overall strategy, TEAM will waive and/or discount the client's overall fee by that same proportionate amount.

Types of Clients

Description

TEAM FINANCIAL STRATEGIES generally provides investment advice to individuals, investment companies, pension and profit sharing plans, trusts, estates, or charitable organizations, investment companies, corporations or business entities.

Client relationships vary in scope and length of service.

Account Minimums

In order to be eligible for the "Wealth Management" tier of services with TEAM a client will be assessed the minimum fee of \$6,250 annually for these services which equates to \$500,000 times the 1.25% asset based fee.

TEAM FINANCIAL STRATEGIES has the discretion to waive the account minimum, or make other adjustments as deemed in the best interest of the firm. Other exceptions will apply to employees of TEAM FINANCIAL STRATEGIES and their relatives.

“Wealth Builder” Clients will pay a quarterly fee of \$75 plus a percentage of assets managed by TFS for services each quarter. The set fee will be the minimum fee for these services.

There is no account asset minimum for “Wealth Planning” clients. The initial \$2,000 planning fee will apply and the asset fee management schedule is the same as for “Wealth Management” clients.

Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis

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

The main sources of information include, but are not limited to, financial newspapers and magazines, , research materials prepared by others, corporate rating services, annual reports, prospectuses, filings with the Securities and Exchange Commission, and company press releases. TEAM FINANCIAL STRATEGIES also pays a subscription for certain services to provide current information on stocks, bonds, mutual funds, exchange-traded funds (ETF), and index funds.

Investment Strategies

The primary investment strategy used on client accounts is strategic asset allocation to match the goals and objectives of the client while taking into account 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 risk tolerance. These models can then be tailored when necessary for the needs of the client. A combination of stocks, bonds, open end mutual funds, exchange traded mutual funds, options, and other investments can be utilized in attempting to carry out the client’s objectives.

Other strategies may include long-term purchases, short-term purchases, trading, short sales, margin transactions, option purchases, and option writing (including covered options, uncovered options or spreading strategies).

Risk of Loss

All investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in

mind. Investments in securities involve risk which may include the following:

- Interest-rate Risk: Fluctuations in interest rates may 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 may 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 may 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 may result in bankruptcy and/or a declining market value.

Disciplinary Information

Legal and Disciplinary

The firm and its employees have not been involved in legal or disciplinary events related to past or present investment clients.

Other Financial Industry Activities and Affiliations

Financial Industry Activities

Team Financial Strategies 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.

Affiliations

Certain representatives of TEAM are affiliated with The Texas Fund (a registered, open-ended mutual fund). TEAM is not under common ownership with The Texas Fund, but representatives and/or agents of TEAM perform investment related services associated with managing the portfolio of The Texas Fund that may be considered to be 'affiliated.'

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

Code of Ethics

The employees of TEAM FINANCIAL STRATEGIES have committed to a Code of Ethics 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.

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Team Financial Strategies

3/27/2018

Participation or Interest in Client Transactions

TEAM FINANCIAL STRATEGIES and its employees may buy or sell securities that are also held by clients. Employees may not trade their own securities ahead of client trades. Employees comply with the provisions of the TEAM FINANCIAL STRATEGIES *Compliance Manual*.

TEAM acts as investment sub-adviser to The Texas Fund (a registered mutual fund). With written client consent and to the extent The Texas Fund is selected to fill components of a client's overall strategy, TEAM may allocate a portion of client assets to the Texas Fund. Unless otherwise stated in the client investment advisory agreement, TEAM may invest the account assets in the institutional share class of such proprietary funds. It is possible, in certain circumstances, that the expenses (fees and administrative expenses) of the retail share class of the TEAM proprietary funds may exceed the sum of a given unaffiliated mutual fund's expenses plus the applicable account advisory fee.

Personal Trading

Employees of TEAM FINANCIAL STRATEGIES are allowed to trade and hold securities also held by clients pursuant to the firm's Code of Ethics. Employees of TEAM are responsible to follow the firm's Code of Ethics. These activities are monitored by the Chief Compliance Officer, Joseph Team.

Brokerage Practices

Selecting Brokerage Firms

TEAM FINANCIAL STRATEGIES is not affiliated with a product sales firm. Specific custodian recommendations are made to clients based on their need for such services. TEAM FINANCIAL STRATEGIES recommends custodians based on the proven integrity and financial responsibility of the firm and the best execution of orders at reasonable transaction costs.

TEAM FINANCIAL STRATEGIES recommends brokerage firms and trust companies (qualified custodians). TEAM does not receive any compensation for recommending any brokerage firm or custodian.

Best Execution

*Soft Dollars

TEAM does not have any soft dollar arrangements.

Review of Accounts

Periodic Reviews

“Wealth Management” Client reviews are done on at least a quarterly basis through quarterly Investment Team reviews and reviews by the advisor for each client.

“Wealth Builder” and “Wealth Planning” clients will have perpetual access to their plans to monitor progress to the goals that have been set. Clients also have the responsibility to input material changes. Advisors will review each client plan and suggest changes and improvements at least yearly. “Wealth Builder” and “Wealth Planning” clients have electronic access to the advisor for specific questions or recommendations on an ongoing basis.

Review Triggers

Other conditions that may 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 make the advisor aware of personal changes to the client's situation.

Regular Reports

Account reviewers are members of the firm's Investment Team. They are instructed to consider the client's current security positions and the likelihood that the performance of each security will contribute to the investment objectives of the client.

“Wealth Management” Clients receive periodic communications. *Investment Management* clients, and *Annual Fee Agreement* clients receive written quarterly updates. Quarterly updates will include portfolio performance on managed accounts along with a written statement of fees. “Wealth Builder” and “Wealth Planning” clients may access progress reports directly to monitor progress.

Client Referrals and Other Compensation

Incoming Referrals

TEAM has been fortunate to receive many client referrals over the years. The referrals came from current clients, estate planning attorneys, accountants, employees, personal friends of employees and other similar sources. TEAM does not offer compensation for client referrals.

Referrals Out

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

Other Compensation – The Texas Fund

TEAM acts as sub-adviser to the Texas Fund (a registered mutual fund) for which it receives a management fee. With written client consent, and to the extent the Texas Fund is selected to fill components of a client's overall strategy, TEAM may allocate a portion of client assets to the Texas Fund. TEAM will waive or discount the clients overall fee by the amount assessed on client's assets invested in the fund.

Custody

SEC "Custody"

TEAM does not have actual or constructive custody of client assets.

Account Statements

All assets are held at qualified custodians. Qualified custodians provide account statements directly to clients at their address of record at least quarterly. Clients can choose to have statements delivered electronically by email. Clients are urged to compare the account statements received directly from their custodians to the performance report statements provided by TEAM.

Investment Discretion

Discretionary Authority for Trading

TEAM accepts discretionary authority to manage securities accounts on behalf of clients. TEAM 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. TEAM consults with the client prior to each trade to obtain concurrence if a blanket trading authorization has not been given.

The client approves the custodian to be used and the transaction fees paid to the custodian. TEAM does not receive any portion of the transaction fees paid by the client to the custodian on certain trades.

Discretionary trading authority facilitates placing trades in your accounts on your behalf so that we may promptly implement the firm investment policy.

Non-Discretionary Authority for Trading

TEAM also works in a non-discretionary relationship with clients in some instances. In a non-discretionary relationship TEAM cannot make any changes to a 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 client approves the custodian to be used and the transaction fees paid to the custodian. TEAM does not receive any portion of the transaction fees paid by the client to the custodian.

Advisor Trading Authorization

TEAM FINANCIAL STRATEGIES acts as an agent on behalf of the client through a signed Advisor Authorization Agreement with each qualified custodian. This authorization is granted in the custodian's initial account application.

Voting Client Securities

Proxy Votes

TEAM does not vote proxies on securities. Clients are expected to vote their own proxies.

Financial Information

Financial Condition

TEAM Has no financial circumstances to report. TEAM 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 TEAM 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.

Business Continuity Plan

General

TEAM has a Business Continuity Plan in place that provides detailed steps to mitigate and recover from the loss of office space, communications, services, or key people.

Disasters

The Business Continuity Plan covers natural disasters such as snow storms, hurricanes, tornados, and flooding. The Plan covers man-made disasters such as loss of electrical power, loss of water pressure, fire, bomb threat, nuclear emergency, chemical event, biological event, T-1 communications line outage, Internet outage, railway accident, and aircraft accident. Electronic files are backed up regularly and archived offsite.

Alternate Offices

Alternate offices are identified to support ongoing operations in the event the main office is unavailable. It is our intention to contact all clients within five days of a disaster that dictates moving our office to an alternate location.

Loss of Key Personnel

TEAM has a Business Continuation Plan to support the clients of TEAM in the event of key employees disability, death or unforeseen disasters.

Information Security Program

Information Security

TEAM - maintains and information security program to reduce the risk that personal and confidential information be breached.

Privacy Notice

TEAM - is committed to maintaining the confidentiality, integrity and security of the personal information that is entrusted to us.

The categories of nonpublic information that we collect from clients may include information about personal finances, information about health to the extent that it is needed for the financial planning process, information about transactions between a client and third parties, and information from consumer reporting agencies, e.g., credit reports. We use this information to help clients meet their personal financial goals.

With a client's permission, we disclose limited information to attorneys, accountants, and mortgage lenders with whom they have established a relationship. Clients may opt out from our sharing information with these nonaffiliated third parties by notifying us at any time by telephone, mail, fax, email, or in person. With permission, we share a limited amount of information about clients with their brokerage firm in order to execute securities transactions on the client's behalf.

We maintain a secure office to ensure that client's information is not placed at unreasonable risk. We employ a firewall barrier and authentication procedures in our computer environment.

We do not provide your personal information to mailing list vendors or solicitors. We require strict confidentiality in our agreements with unaffiliated third parties that require access to personal information, including financial service companies, consultants, and auditors. Federal and state securities regulators may review our company records and client's personal records as permitted by law.

Personally identifiable client information may be maintained on current clients, and retained for the required period thereafter that records are required to be maintained by federal and state securities laws. After that time, client information may be destroyed.

We will notify clients in advance if our privacy policy is expected to change. We are required by law to deliver this *Privacy Notice* to clients annually, in writing.

Brochure Supplement (Part 2B of Form ADV)

Education and Business Standards

TEAM FINANCIAL STRATEGIES requires that advisors have a bachelor's degree and further coursework demonstrating knowledge of financial planning and investment management. Examples of acceptable coursework include: an MBA, a CFP®, a CFA, AAMS®, ChFC, JD, CTFA, EA or CPA. Additionally, advisors must have work experience that demonstrates their aptitude for financial planning and investment management.

Professional Certifications

Employees have earned certifications and credentials that are required to be explained in further detail.

Certified Financial Planner (CFP): Certified Financial Planners are licensed by the CFP Board to use the CFP® mark. CFP® certification requirements:

- Bachelor's degree from an accredited college or university.
- Completion of the financial planning education requirements set by the CFP Board (www.cfp.net).
- Successful completion of the 10-hour CFP® Certification Exam.
- Three-year qualifying full-time work experience.
- Successfully pass the Candidate Fitness Standards and background check.

Certified Public Accountant (CPA): Certified Public Accountants

Joseph (Jody) Team, CFP®

Education and Background:

- Year of birth: 1979
- Abilene Christian University – (August 1997 to May 2001)
 - BBA – Finance

Business Experience:

- Briaud Financial Planning (June 2001 – March 2005)
- Team Financial Strategies (April 2005 – Present)

Disciplinary Information: None

Other Business Activities:

2015 – Present	Blue Horse Financial Advisors, LLC President	Abilene, TX
2014 – Present Abilene, TX	Abilene Hope Haven – Board Member - Non-Profit	
2015 – 2017	Save Steady Financial Software Development Member/President	Abilene, TX
2015 – Present	JR Team Holdings General Business Member	Abilene, TX

Additional Compensation: None

Supervision:

Joseph Team is the President and Chief Compliance of the firmHis activities are supervised by Darrell Scott Haynes.

The following additional items are required if you are a state-registered advisor:

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceeding: None

Bankruptcy Petition: None

Darrell Scott Haynes, CFP®

Education and Background:

- Year of birth: 1978
- Abilene Christian University (August 1997 – May 2001)
 - BBA – Business Management/Marketing

Business Experience:

- Edward Jones (July 2001 – May 2010)
- Team Financial Strategies (May 2010 – Present)

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None

Supervision:

Scott Haynes is supervised by Joseph Team, Senior Planner. He reviews Scott's work through frequent office interactions as well as remote interactions. He also reviews Scott's activities through our client relationship management system.

Joseph Team's contact information:

(325) 480-1587 jteam@teamstrategiesonline.com

The following additional items are required if you are a state-registered advisor:

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceeding: None

Bankruptcy Petition: None

Kenneth Randall (Randy) Young

Education and Background:

- Year of birth: 1957
- Angelo State University BBA – Business Management 1983
- Central Texas College – AS Engineering 1988

Business Experience:

- McCulloch County Judge (Dec 1989 – Aug 2009)
- Texas Department of Rural Affairs (Aug 2009 – Nov 2010)
- Deltamark Advisors (February 2013 –February 2016)
- Team Financial Strategies (February 2014 – Present)

Disciplinary Information: None

Other Business Activities:

Big Country Swap Meet, LLC – Owner

Phonewrench Company (inactive) – Owner

Additional Compensation: None

Supervision:

Kenneth Young is supervised by Joseph Team, President and CCO. He reviews Kenneth's work through frequent office interactions. He also reviews Kenneth's activities through our client relationship management system.

Joseph Team's contact information:

(325) 480-1587 jteam@teamstrategiesonline.com

The following additional items are required if you are a state-registered advisor:

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceeding: None

Bankruptcy Petition: None

Blake Marion, CPA

Education and Background:

- Year of birth: 1984
- Texas A&M University (August 2002 – May 2007)
 - Masters of Science in Finance
 - BBA – Accounting

Business Experience:

- Ernst & Young, LLP (September 2007-May 2009)
- Hudson Advisors, LLC (July 2009 – March 2012)
- Hooper Holmes, Inc. (March 2012 – September 2013)
- Team Financial Strategies (August 2014 – Present)

Disciplinary Information: None

Other Business Activities:

2014- Present Registered Agent/Manager of Nannen Production

2014- Present Oil & Gas Asset Management Consulting and
Accounting

Additional Compensation: None

Supervision:

Blake Marion is supervised by Darrell Scott Haynes. He reviews Blake's work through frequent office interactions. He also reviews Blake's activities through our client relationship management system.

Scott Haynes' contact information:

(817) 573-8326 scott@teamstrategiesonline.com

The following additional items are required if you are a state-registered advisor:

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceeding: None

Bankruptcy Petition: None

Stephanie Meyers Davis, CFP®**Education and Background:**

- Year of birth: 1987
- Texas Tech University BS - Personal Financial Planning
2011

Business Experience:

- Team Financial Strategies

(May 2011 - Present)

Disciplinary Information: None

Other Business Activities:

Partner The Bistro Shop (August 2015- present)

Additional Compensation: None

Supervision:

Stephanie Davis is supervised by Joseph Team, President and CCO. He reviews Stephanie's work through frequent office interactions. He also reviews Stephanie's activities through our client relationship management system.

Joseph Team's contact information:

(325) 480-1587 jteam@teamstrategiesonline.com

The following additional items are required if you are a state-registered advisor:

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceeding: None

Bankruptcy Petition: None