

# **TEAM FINANCIAL STRATEGIES**

(Part 2A of Form ADV)

**J. TEAM FINANCIAL, INC. d/b/a  
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](mailto: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](http://www.adviserinfo.sec.gov)

May 26, 2017

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Team Financial Strategies

## Material Changes

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Other Than Annual Update

None

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Material Changes since the Last Update:

Update to Principal Owners

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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](mailto:jteam@teamstrategiesonline.com)

Team Financial Strategies

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## Advisory Business

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### Firm Description

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

As of May 26, 2017, Team Financial Strategies manages approximately \$76.5 million in assets for approximately 154 clients. 152 of the client's managed funds are managed on a discretionary basis, and 2 are managed on a non-discretionary basis.

### 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 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 an integral part of financial planning. In addition, TEAM advises clients regarding cash flow, college planning, retirement planning, tax 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.

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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.

#### Mutual Fund Portfolio Management

The Firm provides discretionary investment management services as a sub-adviser to registered investment companies ("mutual funds"). Mutual fund portfolio management is designed to meet a particular investment goal.

TEAM FINANCIAL STRATEGIES is strictly a fee-only financial planning and investment management firm. 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.

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#### Principal Owners

Joseph Team is the CEO and President of TEAM FINANCIAL STRATEGIES and owns 82% of the stock of TEAM FINANCIAL STRATEGIES.

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#### 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.

#### Tailored Relationships

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### “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

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 and foundations. Accounts are managed in an ongoing discretionary fashion and reviews are provided on a quarterly basis.

#### “Mutual Fund Management”

TEAM provides sub-advisory services to affiliated mutual funds.

#### “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.

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#### Types of Agreements

The following agreements define the typical client relationships:

##### Advisory Service Agreement

The scope of work and fee for an Advisory Service Agreement is provided to the client in writing prior to the start of the relationship. TEAM has various service offerings under the “Advisory Service Agreement” which are customized for clients’ needs.

Although the Advisory Service Agreement is an ongoing agreement and constant adjustments are required, the length of service to the client is at the client’s discretion. The client or the investment manager may terminate an Agreement by written notice to the other party. At termination, fees will be billed on a pro rata basis for the portion of the quarter completed. The portfolio value at the completion of the prior full billing quarter is used as the basis for the fee computation, adjusted for the number of days during the billing quarter prior to termination.

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#### Termination of Agreement

A Client may terminate any of the aforementioned agreements at any time by notifying TEAM FINANCIAL STRATEGIES in writing and paying the rate for the time spent on the investment advisory engagement prior to notification of termination.

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

### **Fees and Compensation**

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#### Description

TEAM FINANCIAL STRATEGIES bases its fees on a percentage of assets under management, and scope of financial planning activity according to the degree of complexity associated with the client's situation.

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)

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### Ongoing Advisory Fee:

#### 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 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 \$25/month 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 Mutual Fund Accounts:

Investment management fees range from 0.25% to 0.60%  
based on assets under management.

#### “Other” Services Fees

Tax Management and Preparation – Billed Hourly or Quarterly flat  
fee in arrears

Estate Settlement Consulting – Flat fee for services provided

Business Financial Consulting – Flat quarterly fee in arrears

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

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

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

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#### Fee Billing

Investment management fees are billed quarterly, in arrears, meaning that TEAM will invoice clients after the three-month billing period has ended. Payment in full is expected upon invoice presentation. 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.

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#### Other Fees / Expenses

Custodians or other financial institutions may charge transaction fees on purchases or sales of certain mutual funds and exchange-traded funds. These transaction charges are usually small and incidental to the purchase or sale of a security. 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's involvement with the Texas Fund may be considered an 'affiliated' relationship with the Monteagle Funds. 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.

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.).

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#### Past Due Accounts and Termination of Agreement

TEAM FINANCIAL STRATEGIES reserves the right to stop work on any account that is more than 30 days overdue. In addition, TEAM FINANCIAL STRATEGIES reserves the right to terminate any financial planning engagement where a client has willfully concealed or has refused to provide pertinent information about financial situations when necessary and appropriate, in TEAM FINANCIAL STRATEGIES' judgment, to providing proper financial advice.

## Types of Clients

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#### 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.

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#### 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.

"Wealth Builder" Clients will pay a set monthly fee of \$25 plus a percentage of assets managed by TFS for services each month. The set fee will be the minimum fee for these services.

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.

# Methods of Analysis, Investment Strategies and Risk of Loss

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## 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 financial newspapers and magazines, inspections of corporate activities, 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 closed-end funds (CEF).

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## 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 and options 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, and option purchases, and option writing (including covered options, uncovered options or spreading strategies).

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## 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. Investors face the following investment risks:

- **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**

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### **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**

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### **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.

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### **Affiliations**

Certain representatives of Team Financial Strategies are affiliated with The Texas Fund (a registered, open-ended mutual fund). TFS is not under common ownership with The Texas Fund, but representatives and/or agents of TFS 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**

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### **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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#### 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.

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#### Personal Trading

Employees of TEAM FINANCIAL STRATEGIES are allowed to trade and hold securities also held by clients. Employees of TEAM are responsible to follow the firm's policy on insider trading and in no case are allowed to perform activities that would be considered insider trading or front-running the market. These activities are monitored by the Chief Compliance Officer, Joseph Team.

## Brokerage Practices

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#### 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 discount brokerage firms and trust companies (qualified custodians), such as Fidelity Investments, TD Ameritrade, Mid-Atlantic, Huntington National Bank, American Funds and TIAA-CREF. TEAM FINANCIAL STRATEGIES is a registered investment advisor. These custodians as well as their competitors are analyzed by TEAM FINANCIAL STRATEGIES to

ensure client needs are being met.

TEAM does not receive any compensation for recommending any brokerage firm or custodian.

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#### Best Execution

TEAM FINANCIAL STRATEGIES relies on the best execution policies of the custodians mentioned in the paragraph above for pricing of trades. Trading fees charged by the custodians are reviewed on an annual basis. TEAM FINANCIAL STRATEGIES does not receive any portion of the trading fees.

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#### Soft Dollars

TEAM FINANCIAL STRATEGIES does not have any soft dollar arrangements with any custodian.

## Review of Accounts

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#### Periodic Reviews

“Wealth Management” Client reviews are done on at least a quarterly basis through quarterly investment committee 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 suggest changes and improvements at least yearly. “Wealth Builder” clients have electronic access to the advisor for specific questions or recommendations on an ongoing basis.

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#### 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.

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#### Regular Reports

Account reviewers are members of the firm's Investment Committee. 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**

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### **Incoming Referrals**

TEAM FINANCIAL STRATEGIES 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 FINANCIAL STRATEGIES does not offer compensation for client referrals.

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### **Referrals Out**

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

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### **Other Compensation – Affiliated Mutual Fund**

TEAM acts as sub-adviser investment 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 FINANCIAL STRATEGIES 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 FINANCIAL STRATEGIES proprietary funds may exceed the sum of a given unaffiliated mutual fund’s expenses plus the applicable account advisory fee.

## **Custody**

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### **SEC “Custody”**

TEAM FINANCIAL STRATEGIES never has custody of client assets. All assets are held at qualified custodians.

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### **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.

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#### Performance Reports

Clients are urged to compare the account statements received directly from their custodians to the performance report statements provided by TEAM FINANCIAL STRATEGIES.

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#### Net Worth Statements

Clients are frequently provided net worth statements and net worth graphs that are generated from our client relationship management system. Net worth statements contain approximations of bank account balances provided by the client, as well as the value of land and hard-to-price real estate. The net worth statements are used for long-term financial planning where the exact values of assets are not material to the financial planning tasks.

All clients may access their net worth statements and other applicable graphs within the online application. The online applications include information input directly by the Wealth Builder Client, and, as such, TFS is not responsible for their accuracy or timeliness

## Investment Discretion

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#### Discretionary Authority for Trading

TEAM FINANCIAL STRATEGIES accepts discretionary authority to manage securities accounts on behalf of clients. TEAM FINANCIAL STRATEGIES 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 FINANCIAL STRATEGIES 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 FINANCIAL STRATEGIES 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.

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#### Non-Discretionary Authority for Trading

TEAM FINANCIAL STRATEGIES 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 FINANCIAL STRATEGIES does not receive any portion of the transaction fees paid by the client to the custodian on certain trades.

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#### 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

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#### Proxy Votes

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

When assistance on voting proxies is requested, TEAM FINANCIAL STRATEGIES will provide recommendations to the Client. If a conflict of interest exists, it will be disclosed to the Client.

## Financial Information

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#### Financial Condition

TEAM FINANCIAL STRATEGIES does not have any financial impairment that will preclude the firm from meeting contractual commitments to clients.

A balance sheet is not required to be provided because TEAM FINANCIAL STRATEGIES 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**

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### **General**

TEAM FINANCIAL STRATEGIES 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.

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### **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.

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### **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.

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### **Loss of Key Personnel**

TEAM FINANCIAL STRATEGIES has a Business Continuation Plan to support the clients of TEAM FINANCIAL STRATEGIES in the event of Joseph Team's, Scott Haynes', Brad Blanks', Blake Marion's or Stephanie Davis' serious disability or death.

## **Information Security Program**

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### **Information Security**

TEAM FINANCIAL STRATEGIES uses standard industry techniques to insure software and electronic communication security and integrity.

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### **Privacy Notice**

TEAM FINANCIAL STRATEGIES 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 you may include information about your personal finances, information about your health to the extent that it is needed for the financial planning

process, information about transactions between you and third parties, and information from consumer reporting agencies, e.g., credit reports. We use this information to help you meet your personal financial goals.

With your permission, we disclose limited information to attorneys, accountants, and mortgage lenders with whom you have established a relationship. You 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 your permission, we share a limited amount of information about you with your brokerage firm in order to execute securities transactions on your behalf.

We maintain a secure office to ensure that your 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 your personal information, including financial service companies, consultants, and auditors. Federal and state securities regulators may review our company records and your personal records as permitted by law.

Personally identifiable information about you will be maintained while you are a client, and for the required period thereafter that records are required to be maintained by federal and state securities laws. After that time, information may be destroyed.

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

## Brochure Supplement (Part 2B of Form ADV)

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### 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.

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### 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](http://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



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## Joseph (Jody) Team, CFP®

### Education and Background:

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

### Business Experience:

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

Disciplinary Information: None

### Other Business Activities:

2005 – Present	J. Team Financial dba Team Financial Strategies Registered Investment Advisor President / CCO	Abilene, TX
2015 – Present	Blue Horse Financial Advisors, LLC President	Abilene, TX
2015 – Present	Save Steady Financial Software Development Member/President	Abilene, TX
2015 – Present	JR Team Holdings General Business Member	Abilene, TX
2012 – Feb 2016	Deltamark Advisors Consulting Director	Abilene, TX
2011 – Present	TH2 Partners Charitable Giving Software President	Abilene, TX
2001 – 2005	Briaud Financial Planning Registered Investment Advisor Financial Planner	College Station, TX

Additional Compensation: None

### Supervision:

Joseph Team is the director of the firm and Chief Compliance Officer.

Team Financial Strategies

There is no direct supervision of this advisor.

*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

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Darrell Scott Haynes, CFP®

Education and Background:

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

Business Experience:

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

Disciplinary Information: None

Other Business Activities:

- TH2 Partners, LLC – Software and Mobile Apps

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

Team Financial Strategies

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Brad Blanks, CPA

Education and Background:

- Year of birth: 1986
- Abilene Christian University (August 2005 – December 2009)
  - o BBA – Accounting
  - o Masters of Accountancy

Business Experience:

- Weaver LLP (June 2010 – October 2013)
- Team Financial Strategies (October 2013 – Present)

Other Business Activities:

2015- Present Save Steady, LLC Member Software  
Development

Disciplinary Information: None

Additional Compensation: None

Supervision:

Brad Blanks is supervised by Joseph Team, President and CCO. He reviews Brad's work through frequent office interactions. He also reviews Brad'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

Team Financial Strategies

Self-Regulatory Organization or Administrative Proceeding: None  
Bankruptcy Petition: None

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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

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

Team Financial Strategies

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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

2015- Present Save Steady,LLC Member Software Development

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](mailto:scott@teamstrategiesonline.com)

Team Financial Strategies

*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