

## 3D Wealth Advisors, Inc.

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This brochure provides information about the qualifications and business practices of 3D WEALTH ADVISORS, Inc. If you have any questions about the contents of this brochure, please contact us at (808) 791-1444 above. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or any state securities authority.

3D WEALTH ADVISORS, Inc. is a registered investment advisor. Registration of an investment advisor does not imply any level of skill or training. The verbal and written communications of an investment adviser provide you with information you need to determine whether to hire or retain the advisor.

Additional information about 3D WEALTH ADVISORS, Inc. is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## 3D Wealth Advisors, Inc.

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Our previous annual update was dated February 20, 2013. This item will be updated with the next annual updating amendment to reflect material changes to the Part 2.

ITEM 3  
TABLE OF CONTENTS

Item 1: Cover Sheet	
Item 2: Material Changes	
Item 3: Table of Contents	
Item 4: Advisory Business .....	1
Item 5: Fees and Compensation .....	2
Item 6: Performance-Based Fees and Side-By-Side Management .....	3
Item 7: Types of Clients.....	3
Item 8: Methods of Analysis, Investment Strategies and Risk of Loss.....	3
Item 9: Disciplinary Information .....	4
Item 10: Other Financial Industry Activities and Affiliations .....	5
Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading .....	5
Item 12: Brokerage Practices .....	6
Item 13: Review of Accounts .....	6
Item 14: Client Referrals and Other Compensation.....	7
Item 15: Custody.....	7
Item 16: Investment Discretion.....	7
Item 17: Voting Client Securities.....	7
Item 18: Financial Information .....	7

## **ITEM 4: ADVISORY BUSINESS**

### **Who is 3D WEALTH ADVISORS, Inc.?**

3D WEALTH ADVISORS, Inc. is a financial planning and investment counseling firm that has been registered as an investment adviser since August, 2007. Our IARD/CRD number is 144765.

3D WEALTH ADVISORS, Inc. (referred to as “we,” “our,” “us,” or “3D WEALTH”), has been registered as an investment advisor since 2007. Michelle Tucker, President, acts as the sole principal.

### **What services are provided by 3D WEALTH ADVISORS, Inc.?**

Financial planning advice regarding taxes, investments, insurance, estate planning, pensions, retirement, and general financial matters.

### **What is a Financial Plan?**

An overall review of your financial situation, taking into account your goals and objectives and focusing on such areas as: income tax planning, asset management, estate planning, risk management, educational planning and retirement. Typically, the Adviser conducts consultations with each client to plan for the future based on that individual client’s financial status, needs and objectives as communicated to the Adviser. This planning may be informal rather than written, and is used to guide the implementation of the investment plan which is written and to be reviewed and approved by the client.

### **How is a plan implemented?**

3D WEALTH provides financial planning services and non-discretionary management services.

3D WEALTH provides assistance to clients in the management of investment decisions. 3D WEALTH assists the clients in developing an investment policy statement, in developing an investment strategy that will help provide diversification that is consistent with the client’s return expectations and risk tolerance as communicated to 3D WEALTH, in selecting and monitoring the performance of service providers and money or fund managers, and in accounting for investment expenses. Both the investment policy statement and the investment strategy that is developed must be reviewed and approved by the client. 3D WEALTH recommends money managers that invest in mutual funds that purchase securities that comprise a particular segment of the market and are not actively traded. 3D WEALTH assists clients in evaluating their existing portfolios to determine whether risk and returns are optimized under Modern Portfolio Theory.

When a client opts to implement the investment strategy through 3D WEALTH, an unaffiliated third party investment adviser, LWI Financial Inc. (“LWIF”), will be selected to provide clients of 3D WEALTH with access to investment instruments and rebalancing services. 3D WEALTH will assist its clients in their selection of investment instruments and the initial allocation between the instruments and LWIF will regularly rebalance the holdings, as disclosed in the three-party advisory agreement. Clients are under no obligation to implement any policy or strategy through 3D WEALTH or LWI.

**If you use 3D WEALTH ADVISORS, Inc. to develop a Financial Planning Program, are you obligated to purchase the recommended products?**

Absolutely not. In reality, however, if a client agrees with our planning recommendations, they will generally implement their investment objectives through 3D WEALTH.

Clients may impose restrictions on investing in certain types of securities.

**Assets under management**

As of September 30, 2018, we manage assets of \$127.6 million on a non-discretionary basis. We do not manage assets on a discretionary basis.

**ITEM 5: FEES AND COMPENSATION**

**How much do we charge for planning services?**

Financial planning services will be provided to clients who elect to implement investment recommendations through 3D WEALTH at no additional fee.

When a client opts to implement the investment policy and investment strategy through 3D WEALTH and LWIF, an ongoing fee will be charged based on a percentage of assets under management. The maximum combined fee schedule is as follows:

**Minimum Balance of \$100,000**

<u>Assets Under Management</u>	<u>Annual Fee</u>
On the first \$500,000	1.40%
On the next amount from \$500,000.01 - \$1,000,000	1.10%
On the next amount from \$1,000,000.01 - \$2,000,000	0.85%
On the next amount from \$2,000,000.01 - \$5,000,000	0.55%
On the next amount from \$5,000,000.01 - \$10,000,000	0.40%
On amounts above \$10,000,000	0.30%

Fees are billed quarterly in advance by LWIF, and 3D WEALTH will receive its portion of the fees, a maximum of 1% of the assets under management, from LWIF. Fees are calculated by multiplying one-fourth of the indicated annual fee by the total dollar amount of assets under advice at the market close on the last business day of the immediately completed calendar quarter. The management fee for the first billing will be pro-rated for accounts that are placed under management after the inception of a quarter. For valuation purposes the assets will be treated as if they were held in the account as of the end of the quarter. Clients will be entitled to a pro rata refund of any pre-paid quarterly fee based upon the number of days remaining in the quarter after termination.

A client may terminate an advisory agreement with 3D WEALTH and LWIF by providing thirty days prior written notice in accordance with the advisory agreement. Upon termination, prepaid fees will be prorated to the date of termination and unearned fees will be returned to the client.

Although 3D WEALTH believes its fees are competitive, lower fees for comparable services may be available from other sources.

Clients may terminate their agreement with 3D WEALTH on 30 days' prior written notice. Upon termination, prepaid fees will be prorated to the date of termination and unearned fees will be returned to the client.

3D WEALTH may recommend that clients invest in mutual funds and other types of managed accounts. Some of these mutual funds and managed accounts charge asset management and other fees that are charged indirectly to the client. These fees are in addition to and distinct from advisory fees paid to 3D WEALTH and LWIF. A client could invest in these mutual funds and managed accounts directly, without the services of 3D WEALTH. Clients should evaluate the fees incurred in connection with these investment vehicles and the advisory fees charged by 3D WEALTH to fully understand the total amount of fees paid.

## **ITEM 6: PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT**

We do not receive performance fees for managing accounts.

## **ITEM 7: TYPES OF CLIENTS**

### **Whom do we serve?**

Individuals, corporations, small businesses, pensions and profit sharing plans, estates and trusts.

### **How much money do you need to start a Financial Planning program?**

Whether a minimum dollar amount is required depends on the needs and circumstances of the client, and on the advisory program recommended by 3D WEALTH. We recognize that persons with modest assets have financial problems or needs as well. However, our services are geared towards those individuals and families with at least \$500,000 of invested assets, and are retired or preparing to retire. LWI Financial Inc., an unaffiliated third party investment adviser who may be introduced to our clients, imposes a minimum of \$100,000 initial assets to be managed which may be waived by LWIF.

## **ITEM 8: METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS**

### **What types of securities do we provide advice about?**

Bank deposits and mutual funds that hold U.S. Government securities, corporate bonds, commercial paper, municipal securities, equities, and publicly traded real estate investment trusts.

### **What method of analysis do we use to analyze investments?**

3D WEALTH does not use technical analysis or charting. 3D WEALTH does use Modern Portfolio Theory and the Efficient Market Philosophy to select investment managers to manage client portfolios. 3D WEALTH does not make investment or asset allocation recommendations based on the conditions of the economy or the market, but rather on economic research related to the manner in which various asset classes have performed and the correlation of their performance over time. 3D WEALTH uses asset

allocation with quarterly rebalancing by unaffiliated investment managers. 3D WEALTH attempts to serve clients whose financial objectives are in harmony with this investment approach.

### **Do we guarantee investment performance?**

No. All investments involve different degrees of risk. You should be aware of your risk tolerance level and financial situation at all times. You should read all transaction confirmations, monthly, and year-end statements. We cannot guarantee the successful performance of an investment and we are expressly prohibited from guaranteeing accounts against losses arising from market conditions.

### **What are the principal sources of information we use?**

3D WEALTH utilizes the general media of domestic, international, and governmental affairs, , bulletins, magazines, books, and other publications, and webinars, and continuing education seminars. Materials prepared by the investment companies and research releases prepared by others may also be utilized.

### **What type of investment strategies do we generally recommend?**

We make long-term recommendations with occasional short-term strategies as the circumstances may indicate. Our investment philosophy focuses on proper diversification and asset allocation over the long haul. Short-term strategies employed may include dollar cost averaging programs, and temporary/interim repositioning of assets.

We use Modern Portfolio Theory and the Efficient Market Philosophy to select investment managers to manage client portfolios. The fundamental concept behind Modern Portfolio Theory is that the assets in an investment portfolio should not be selected individually, each on their own merits. Rather, it is important to consider how each asset changes in price relative to how every other asset in the portfolio changes in price.

Investing is a tradeoff between risk and expected return. In general, assets with higher expected returns are riskier. For a given amount of risk, Modern Portfolio Theory describes how to select a portfolio with the highest possible expected return; or, for a given expected return, Modern Portfolio Theory explains how to select a portfolio with the lowest possible risk (the targeted expected return cannot be more than the highest-returning available security, of course, unless negative holdings of assets are possible.)<sup>[3]</sup>

Modern Portfolio Theory is therefore a form of diversification. Under certain assumptions and for specific quantitative definitions of risk and return, Modern Portfolio Theory explains how to find the best possible diversification strategy.

We use asset allocation with quarterly rebalancing by Loring Ward. We serve clients whose financial objectives are in harmony with this investment approach.

## **ITEM 9: DISCIPLINARY INFORMATION**

Registered investment advisors are required to disclose any material facts regarding any legal or disciplinary actions that would be material to your evaluation of the investment advisor and each investment advisor representative providing investment advice to you. We have no information of this type to report.

## **ITEM 10: OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS**

### **Does 3D WEALTH ADVISORS, Inc. provide Legal Services?**

No. The Advisor is a financial counselor and investment advisor and limits its services to financial and tax planning. However, legal services are available from a firm affiliated with the president of 3D WEALTH, namely, Sterling & Tucker LLP, a limited liability law partnership, an estate planning law firm.

### **Does 3D WEALTH ADVISORS, Inc. provide Accounting or Tax Preparation Services?**

No. The Advisor is a financial counselor and investment advisor and limits its services to financial and tax planning. Accounting and Tax Preparation services are available from a firm affiliated with the president of 3D WEALTH, namely, Sterling & Tucker, Inc. a CPA firm engaged in tax preparation and planning and forensic accounting.

Ms. Tucker expects to spend approximately 20% and 5% respectively, in the capacity of estate planning attorney and Certified Public Accountant. It is expected that clients of the law and accountancy firms may also become clients of 3D WEALTH; there is no obligation, however, for those clients to do so, or for clients of 3D WEALTH to use the services provided by the law or accountancy firms.

## **ITEM 11: CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING**

### **Does 3D WEALTH ADVISORS, Inc. have a Code of Ethics?**

We have adopted a set of enforceable guidelines (Code of Ethics), which describes unacceptable conduct by 3D WEALTH and our associated persons. Summarized, this Code of Ethics prohibits us from:

- placing our interests before yours,
- using non public information gathered when providing services to you for our own gains, or
- engaging in any act, practice or course of business that is, or might be considered, fraudulent, deceptive, manipulative, or in violation of any applicable law, rule or regulation of a governmental agency.

Please contact us if you would like to receive a full copy of this Code of Ethics.

### **Does 3D WEALTH ADVISORS, Inc. invest in financial products recommended to their clients?**

From time to time, 3D WEALTH may recommend clients to buy or sell a security in which 3D WEALTH or an investment adviser representative or supervised person has an ownership position, or may purchase or sell, or 3D WEALTH or an investment adviser representative or supervised person of 3D WEALTH may purchase a security of the same class as securities held in a client's account.



3D WEALTH and its associated persons may purchase or sell specific securities for their own account based on personal investment considerations subject to policies and procedures governing personal securities holdings and transactions.

## **ITEM 12: BROKERAGE PRACTICES**

### **Does 3D WEALTH ADVISORS, Inc. suggest broker-dealers to clients?**

3D WEALTH recommends that clients who desire ongoing consulting and monitoring services enter into a three-way advisory agreement between 3D WEALTH and LWIF. In this relationship, clients will designate Charles Schwab Trust Company to serve as custodian and Charles Schwab & Co., Inc., (“Schwab”) as broker-dealer. For clients who choose to use Schwab and LWI, 3D WEALTH will thus not seek better execution services or prices from other brokers or dealers. All clients may pay commissions or transaction costs higher than those which may be obtainable from other broker-dealers or receive less favorable net prices on transactions than would be available at other brokers. 3D WEALTH considers that the prices and costs obtained at Schwab are reasonable in light of the services both it and its clients receive. All clients who designate other custodians are responsible for negotiating the fees and costs associated with the transactions in their accounts. 3D WEALTH and LWIF will “batch” client transactions with those of other clients of 3D WEALTH held at Schwab. 3D WEALTH and LWIF may only be able to “batch” client transactions with those of other clients of 3D WEALTH and LWIF to the extent that the broker-dealer designated by a client is the same as that chosen by other clients of 3D WEALTH and LWIF. 3D WEALTH will use its best efforts to have transactions executed by the broker-dealer designated by clients, other than Schwab and LWI, at prices that are advantageous and at commission rates that are reasonable in relation to the benefits received when possible.

## **ITEM 13: REVIEW OF ACCOUNTS**

### **Will I receive periodic statements and reviews?**

Clients who opt to implement the investment strategy through 3D WEALTH will be contacted at least annually for review of their needs and objectives, and portfolio performance. Clients should promptly inform 3D WEALTH whenever there is any change in their financial needs, objectives or circumstances. Reviews are performed by Michelle Tucker, President. Reviews determine the conformity of the account to the investment plan set forth in the investment policy statement.

Clients receive statements at least quarterly, containing at least current investment holdings, transaction summaries, and market values. Monthly statements will be provided by the custodian of the assets. Clients will enter into arrangements for custody of assets, including funds and securities, with a custodian. The custodian is a third-party not affiliated with the Adviser.

The majority of clients meets with 3D WEALTH twice each year. Additionally, review of financial plans occurs upon a client’s request. 3D WEALTH suggests that the plans are reviewed at least annually.

## **ITEM 14: CLIENT REFERRALS AND OTHER COMPENSATION**

We do not pay anyone for client referrals.

## **ITEM 15: CUSTODY**

For accounts where the client has a standing letter of authorization that allows 3D WEALTH to transfer money to third party accounts specified by the client, we are deemed to have custody of the account assets. 3D WEALTH follows the guidance outlined in the Investment Adviser Association no-action letter dated February 21, 2017, for these accounts. A copy of this letter is available upon request. At no time does 3D WEALTH accept physical custody of client assets.

## **ITEM 16: INVESTMENT DISCRETION**

We do not provide investment management services on a discretionary basis.

## **ITEM 17: VOTING CLIENT SECURITIES**

Neither 3D WEALTH or LWIF will vote proxies on behalf of client accounts. The client retains this right and responsibility. In the event 3D WEALTH receives any notice of a class action, claim forms and other such materials related to securities purchased or held in any client account, such notices, forms and materials are forwarded to clients for review and disposition by clients and/or their legal counsel. 3D WEALTH does not advise or act for clients in legal actions or proceedings, including class actions or bankruptcies that may involve securities purchased, sold or held in client accounts.

## **ITEM 18: FINANCIAL INFORMATION**

We do not charge or solicit pre-payment of more than \$1,200 in fees per client six months or more in advance. We have never filed for bankruptcy and are not aware of any financial conditions that are reasonably likely to impair our ability to meet our contractual obligations to clients.