

**FORM ADV****Uniform Application for Investment Adviser Registration****Part II - Page 1****OMB APPROVAL**

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|   |                        |          |         |            |            |                   |
|---|------------------------|----------|---------|------------|------------|-------------------|
| Name of Investment Adviser: Triad Wealth Stewardship, LLC |                        |          |         |            |            |                   |
| Address:  | (Number and Street)    | (City)   | (State) | (Zip Code) | Area Code: | Telephone Number: |
|   | 11100 NE 8th ST, #300, | Bellevue | WA      | 98004      | (425)      | 455-6623          |

**This part of FORM ADV gives information about the investment adviser and its business for the use of clients.  
The information has not been approved or verified by any government authority.**

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(Schedule A, B, C, D, and E are included with Part I of this Form, for the use of regulatory bodies, and are not distributed to clients.)

Potential persons who are to respond to the collection of information contained in this form  
are not required to respond unless the form displays a currently valid OMB control number.

Applicant:

Triad Wealth Stewardship, LLC

SEC File Number:

801-

Date:

April 9, 2009

**1. A. Advisory Services and Fees.** (check the applicable boxes)

For each type of service provided, state the approximate % of total advisory billings from that service. (See instruction below.)

**Applicant:**

- |                                     |     |  |    |   |
|-------------------------------------|-----|--|----|---|
| <input checked="" type="checkbox"/> | (1) | Provides investment supervisory services .....   | 85 | % |
| <input type="checkbox"/>            | (2) | Manages investment advisory accounts not involving investment supervisory services.....  |    | % |
| <input checked="" type="checkbox"/> | (3) | Furnishes investment advice through consultations not included in either service described above...  | 5  | % |
| <input type="checkbox"/>            | (4) | Issues periodicals about securities by subscription .....  |    | % |
| <input type="checkbox"/>            | (5) | Issues special reports about securities not included in any service described above.....   |    | % |
| <input type="checkbox"/>            | (6) | Issues, not as part of any service described above, any charts, graphs, formulas, or other devices which clients may use to evaluate securities..... |    | % |
| <input checked="" type="checkbox"/> | (7) | On more than an occasional basis, furnishes advice to clients on matters not involving securities...   | 10 | % |
| <input type="checkbox"/>            | (8) | Provides a timing service .....  |    | % |
| <input type="checkbox"/>            | (9) | Furnishes advice about securities in any manner not described above.....   |    | % |

(Percentages should be based on applicant's last fiscal year. If applicant has not completed its first fiscal year, provide estimates of advisory billings for that year and state that the percentages are estimates.)

- |    |   |                                     |                          |
|----|---|-------------------------------------|--------------------------|
|    |   | Yes                                 | No                       |
| B. | Does applicant call any of the services it checked above financial planning or some similar term? . . . . . | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

**C.** Applicant offers investment advisory services for: (check all that apply)

- |                                     |     |  |                          |     |                   |
|-------------------------------------|-----|--|--------------------------|-----|-------------------|
| <input checked="" type="checkbox"/> | (1) | A percentage of assets under management      | <input type="checkbox"/> | (4) | Subscription fees |
| <input type="checkbox"/>            | (2) | Hourly charges                               | <input type="checkbox"/> | (5) | Commissions       |
| <input type="checkbox"/>            | (3) | Fixed fees (not including subscription fees) | <input type="checkbox"/> | (6) | Other             |

**D.** For each checked box in A above, describe on Schedule F:

- the services provided, including the name of any publication or report issued by the adviser on a subscription basis or for a fee
- applicant's basic fee schedule, how fees are charged and whether its fees are negotiable
- when compensation is payable, and if compensation is payable before service is provided, how a client may get a refund or may terminate an investment advisory contract before its expiration date

**2. Types of clients** - Applicant generally provides investment advice to: (check those that apply)

- |                                     |    |                                  |                                     |    |   |
|-------------------------------------|----|----------------------------------|-------------------------------------|----|---|
| <input checked="" type="checkbox"/> | A. | Individuals                      | <input checked="" type="checkbox"/> | E  | Trusts, estates, or charitable organizations                    |
| <input type="checkbox"/>            | B. | Banks or thrift institutions     | <input checked="" type="checkbox"/> | F. | Corporations or business entities other than those listed above |
| <input type="checkbox"/>            | C. | Investment companies             | <input type="checkbox"/>            | G. | Other (describe on Schedule F)                                  |
| <input checked="" type="checkbox"/> | D. | Pension and profit sharing plans |                                     |    |   |

Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1)

**FORM ADV**  
**Part II - Page 3**

Applicant:  
Triad Wealth Stewardship, LLC

SEC File Number:  
801-

Date:  
April 9, 2009

**3. Types of Investments.** Applicant offers advice on the following: (check those that apply)

- |  |  |
|--|--|
| <input checked="" type="checkbox"/> A. Equity securities                                       | <input checked="" type="checkbox"/> H. United States government securities |
| <input type="checkbox"/> (1) exchange-listed securities  | <input checked="" type="checkbox"/> I. Options contracts on:               |
| <input type="checkbox"/> (2) securities traded over-the-counter                                | <input type="checkbox"/> (1) securities                                    |
| <input type="checkbox"/> (3) Foreign issuers   | <input type="checkbox"/> (2) commodities                                   |
| <input type="checkbox"/> B. Warrants   | <input type="checkbox"/> J. Futures contracts on:                          |
| <input checked="" type="checkbox"/> C. Corporate debt securities (other than commercial paper) | <input type="checkbox"/> (1) tangibles                                     |
| <input type="checkbox"/> D. Commercial paper   | <input type="checkbox"/> (2) intangibles                                   |
| <input checked="" type="checkbox"/> E. Certificates of deposit                                 | <input type="checkbox"/> K. Interests in partnerships investing in:        |
| <input checked="" type="checkbox"/> F. Municipal securities                                    | <input type="checkbox"/> (1) real estate                                   |
| <input checked="" type="checkbox"/> G. Investment company securities:                          | <input type="checkbox"/> (2) oil and gas interests                         |
| <input type="checkbox"/> (1) variable life insurance   | <input checked="" type="checkbox"/> (3) other (explain on Schedule F)      |
| <input checked="" type="checkbox"/> (2) variable annuities                                     | <input type="checkbox"/> L. Other (explain on Schedule F)                  |
| <input checked="" type="checkbox"/> (3) mutual fund shares                                     |  |

**4. Methods of Analysis, Sources of Information, and Investment Strategies.**

A. Applicant's security analysis methods include: (check those that apply)

- |   |  |
|---|--|
| (1) <input checked="" type="checkbox"/> Charting    | (4) <input type="checkbox"/> Cyclical                      |
| (2) <input checked="" type="checkbox"/> Fundamental | (5) <input type="checkbox"/> Other (explain on Schedule F) |
| (3) <input checked="" type="checkbox"/> Technical   |  |

B. The main sources of information applicant uses include: (check those that apply)

- |   |   |
|---|---|
| (1) <input checked="" type="checkbox"/> Financial newspapers and magazines    | (5) <input type="checkbox"/> Timing services                                |
| (2) <input checked="" type="checkbox"/> Inspections of corporate activities   | (6) <input type="checkbox"/> Annual reports, prospectuses, filings with the |
| (3) <input checked="" type="checkbox"/> Research materials prepared by others | Securities and Exchange Commission  |
| (4) <input checked="" type="checkbox"/> Corporate rating services             | (7) <input checked="" type="checkbox"/> Company press releases              |
|   | (8) <input type="checkbox"/> Other (explain on Schedule F)                  |

C. The investment strategies used to implement any investment advice given to clients include: (check those that apply)

- |  |  |
|--|--|
| (1) <input checked="" type="checkbox"/> Long term purchases<br>(securities held at least a year) | (5) <input checked="" type="checkbox"/> Margin transactions  |
| (2) <input checked="" type="checkbox"/> Short term purchases<br>(securities sold within a year)  | (6) <input type="checkbox"/> Option writing, including covered options,<br>uncovered options or spreading strategies |
| (3) <input type="checkbox"/> Trading (securities sold within 30 days)                            | (7) <input type="checkbox"/> Other (explain on Schedule F)   |
| (4) <input type="checkbox"/> Short sales   |  |

**Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1)**

**FORM ADV**  
**Part II - Page 4**

Applicant:  
Triad Wealth Stewardship, LLC

SEC File Number:  
801-

Date:  
April 9, 2009

**5. Education and Business Standards.**

Are there any general standards of education or business experience that applicant requires of those involved in determining or giving investment advice to clients? ..... Yes No  
☒ ☐

(If yes, please describe these standards on Schedule F)

**6. Education and Business Background.**

For:

- each member of the investment committee or group that determines general investment advice to be given to clients, or
- if the applicant has no investment committee or group, each individual who determines general investment advice clients (if more than five, respond only for their supervisors)
- each principal executive officer of applicant or each person with similar status or performing similar functions.

On Schedule F, give the:

- name
- formal education after high school
- year of birth
- business background for the preceding five years

**7. Other Business Activities.** (check those that apply)

- ☒ A. Applicant is actively engaged in a business other than giving investment advice.
- ☒ B. Applicant sells products or services other than investment advice to clients.
- ☐ C. The principal business of applicant or its principal executive officers involves something other than providing investment advice.

(For each checked box describe the other activities, including the time spent on them, on Schedule F.)

**8. Other Financial Industry Activities or Affiliations.** (check those that apply)

- ☐ A. Applicant is registered (or has an application pending) as a securities broker-dealer.
- ☐ B. Applicant is registered (or has an application pending) as a futures commission merchant, commodity pool operator or commodity trading adviser.
- ☐ C. Applicant has arrangements that are material to its advisory business or its clients with a related person who is a:
- |  |  |
|--|--|
| <input checked="" type="checkbox"/> (1) broker-dealer  | <input type="checkbox"/> (7) accounting firm                                       |
| <input type="checkbox"/> (2) investment company  | <input type="checkbox"/> (8) law firm  |
| <input checked="" type="checkbox"/> (3) other investment adviser   | <input type="checkbox"/> (9) insurance company or agency                           |
| <input type="checkbox"/> (4) financial planning firm   | <input type="checkbox"/> (10) pension consultant                                   |
| <input type="checkbox"/> (5) commodity pool operator, commodity trading adviser or futures commission merchant | <input type="checkbox"/> (11) real estate broker or dealer                         |
| <input type="checkbox"/> (6) banking or thrift institution   | <input type="checkbox"/> (12) entity that creates or packages limited partnerships |

(For each checked box in C, on Schedule F identify the related person and describe the relationship and the arrangements.)

- D. Is applicant or a related person a general partner in any partnership in which clients are solicited to invest?.. Yes No  
☐ ☒

(If yes, describe on Schedule F the partnerships and what they invest in.)

**Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1)**

**FORM ADV**  
**Part II - Page 5**

Applicant:  
Triad Wealth Stewardship, LLC

SEC File Number:  
801-

Date:  
April 9, 2009

**9. Participation or Interest in Client Transactions.**

Applicant or a related person: (check those that apply)

- ☐ A. As principal, buys securities for itself from or sells securities it owns to any client.
- ☒ B. As broker or agent effects securities transactions for compensation for any client.
- ☐ C. As broker or agent for any person other than a client effects transactions in which client securities are sold to or bought from a brokerage customer.
- ☐ D. Recommends to clients that they buy or sell securities or investment products in which the applicant or a related person has some financial interest.
- ☒ E. Buys or sell for itself securities it also recommended to clients.

(For each box checked, describe on Schedule F when the applicant or a related person engages in these transactions and what restrictions, internal procedures, or disclosures are used for conflicts of interest in those transactions.)

Describe, on Schedule F, your code of ethics, and state that you will provide a copy of your code of ethics to any client or prospective client upon request.

- 10. Conditions for Managing Accounts.** Does the applicant provide investment advisory services, manage investment advisory accounts or hold itself out as providing financial planning or some similarly termed services *and* impose a minimum dollar value of assets or other condition for starting or maintaining an account?

Yes No  
☐ ☒

(If yes, describe on Schedule F)

- 11. Review of Accounts.** If applicant provides investment supervisory services, manages investment advisory account, or holds itself out as providing financial planning or some similarly termed services:

- A. Describe below the reviews and reviewers of the accounts. **For reviews**, include their frequency, different levels, and triggering factors. **For reviewers**, include the number of reviewers, their titles and functions, instructions they receive from applicant on performing reviews, and number of accounts assigned each.

Please refer to Schedule F.

- B. Describe below the nature and frequency of regular reports to clients on their accounts.

Please refer to Schedule F.

**FORM ADV**  
**Part II - Page 6**

Applicant:  
Triad Wealth Stewardship, LLC

SEC File Number:  
801-

Date:  
April 9, 2009

**12. Investment or Brokerage Discretion.**

A. Does applicant or any related person have authority to determine, without obtaining specific client consent, the:

- |  |                                     |                                     |
|--|-------------------------------------|-------------------------------------|
|  | Yes                                 | No                                  |
| (1) securities to be bought or sold? .....           | <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
| (2) amount of securities to be bought or sold? ..... | <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
| (3) broker or dealer to be used? .....               | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| (4) commission rates paid? .....                     | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |

B. Does applicant or a related person suggest brokers to clients? ..... ☒ Yes ☐ No

For each yes answer to A describe on Schedule F any limitations on the authority. For each yes to A(3), A(4) or B, describe on Schedule F the factors considered in selecting brokers and determining the reasonableness of their commissions. If the value of products, research and services given to the applicant or a related person is a factor, describe:

- the products, research and services
- whether clients may pay commissions higher than those obtainable from other brokers in return for those products and services
- whether research is used to service all of applicant's accounts or just those accounts paying for it; and
- any procedures the applicant used during the last fiscal year to direct client transactions to a particular broker in return for product and research services received.

**13. Additional Compensation.**

Does the applicant or a related person have any arrangements, oral or in writing, where it:

- |   |                                     |                          |
|---|-------------------------------------|--------------------------|
| A. is paid cash by or receives some economic benefit (including commissions, equipment or non-research services) from a non-client in connection with giving advice to clients? ..... | Yes                                 | No                       |
|   | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| B. directly or indirectly compensates any person for client referrals? .....  | Yes                                 | No                       |
|   | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

(For each yes, describe the arrangements on Schedule F.)

**14. Balance Sheet.** Applicant must provide a balance sheet for the most recent fiscal year on Schedule G if applicant:

- has custody of client funds or securities (unless applicant is registered or registering only with the Securities and Exchange Commission); or
- requires prepayment of more than \$500 in fees per client and 6 or more months in advance

Has applicant provided a Schedule G balance sheet?..... ☐ Yes ☒ No

**Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1)**

**Schedule F of  
Form ADV**

**Continuation Sheet for Form ADV Part II**

|                               |                  |               |
|-------------------------------|------------------|---------------|
| Applicant:                    | SEC File Number: | Date:         |
| Triad Wealth Stewardship, LLC | 801- 68246       | April 9, 2009 |

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV:  
Triad Wealth Stewardship, LLC

IRS Empl. Ident.No.:  
26-0809496

| Item of Form<br>(identify) | Answer  |
|----------------------------|---|
| Part II, Page 2, Item 1.D. | <p>Triad Wealth Stewardship, LLC (hereinafter referred to as “Advisor”) offers personalized investment advisory services to clients. Advisor’s services and fee arrangements are described in the following pages.</p> <p>Advisor is a limited liability company formed under the laws of the State of Washington. This Schedule F narrative provides clients with information regarding Advisor and the qualifications, business practices, and nature of advisory services that should be considered before becoming an advisory client of Advisor. The information in this Schedule F has not been approved or verified by the Securities and Exchange Commission (SEC) or by any state securities authority.</p> <p>Additional information about Advisor is available through the SEC’s website at <a href="http://www.adviserinfo.sec.gov">www.adviserinfo.sec.gov</a>. Clients can search this site by using Advisor’s name or by an identification number known as a CRD number. The CRD number for the advisor is 144796.</p> <p style="text-align: center;"><b>Advisory Services and Fees.</b></p> <p><b>Asset Management Services:</b> Upon execution of an Investment Advisory Agreement, Advisor and its investment adviser representatives provide asset management services defined as giving continuous investment advice and making investment decisions for the client based on the individual needs of the client. Through this service, Advisor offers a highly customized and individualized investment program for clients. Advisor shall actively manage client investment portfolios in accordance with the client's individual needs, objectives and risk tolerance. These accounts may be managed on either a discretionary or non-discretionary basis. Typically, Advisor provides services, but not necessarily limited, to individuals, trusts, charities, corporations and/or small businesses. A specific investment strategy and investment policy is crafted to focus on the specific client’s goals and objectives.</p> <p>Because clients will use a custodian selected by Advisor, clients may pay higher account-related fees and execution charges than if Advisor had selected another custodian. The client’s qualified custodian will maintain custody of all funds and securities.</p> <p><i>Financial Planning Services:</i> As part of its Asset Management Services, Advisor may provide some clients with services that could be deemed to be financial planning services. These services may be specific or modular in their nature and preparation (unique to each client in their depth of preparation). This process is used by Advisor to “get to know” the client. Topics included as part of the services may include the following: asset allocation strategies, investment recommendations, general financial projections for client goals using historical linear returns and inflation as chosen by the client, and other topics as agreed upon by Advisor and client. The specific services to be provided will be mutually agreed upon, in writing, by Triad and client.</p> <p>All new clients will receive an initial financial profile or overview which provides a summary of holdings and general observations of goals and objectives at no extra charge, i.e. advisor shall not charge a separate or additional fee for services provided as part of its Asset Management Services. However, Advisor is compensated if the client elects to open a managed account through receipt of the advisory fees listed below. The Advisor does not provide comprehensive financial planning services. All aspects of financial planning are not addressed in the Advisor’s services. Clients are suggested to contact their own tax, legal and insurance specialists. If during the provision of investment management services, in the Advisor’s opinion the Client would benefit from the services of other professionals, the Advisor may but is not obligated to introduce the client to other</p> |

Complete amended pages in full, circle amended items and file with execution page (page 1).

**Schedule F of  
Form ADV**

**Continuation Sheet for Form ADV Part II**

|                               |                  |               |
|-------------------------------|------------------|---------------|
| Applicant:                    | SEC File Number: | Date:         |
| Triad Wealth Stewardship, LLC | 801- 68246       | April 9, 2009 |

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV:  
Triad Wealth Stewardship, LLC

IRS Empl. Ident.No.:  
26-0809496

| Item of Form<br>(identify)                | Answer  |
|---|---|
| Part II, Page 2, Item 1.D.<br>(continued) | <p>professionals such as CPAs, attorneys, or insurance specialists.</p> <p>Some clients are provided a written plan that may include a personal balance sheet and certain projections. All reports, financial statement projections and analyses are intended exclusively for the clients use in developing and implementing their personal goals. In view of this limited purpose, the statements should not be considered complete financial statement or financial plan. The Advisor will not audit (examine), review or compile such statements and, accordingly we will not express an opinion or other form of assurance on them, including the reasonableness of assumptions and other data on which any prospective financial statements are based. It is likely that there will be differences between projected and actual results because events vary and circumstances frequently do not occur as expected and such differences may be material.</p> <p>The Advisor's analyses will be highly dependent on certain economic assumptions that about the future. Therefore, the client should establish familiarity with historical data regarding key assumptions such as inflation and investment rates of return, as well as an understanding of how significantly these assumptions affect the results of our analyses. The Advisor may counsel you as to the consistency of your assumptions with relevant historical data, but we will not express any assurance as to the accuracy or reasonableness of your specific data and assumptions. You are ultimately responsible for the assumptions and personal data upon which our procedures and projections are based. The financial profile assumptions and reports are primarily a tool to alert clients to certain possibilities. The reports are not intended to nor do they provide any guaranty about future events including an individual's investment returns. The implementation of the plan is solely your responsibility.</p> <p>Because these projections use historical linear returns and inflation projections, the analysis is not dynamic and does not reflect changing economic conditions. The returns and inflation rates are selected by the client. The projection can not be relied upon and are only estimates. The advisor can not be held responsible for outcomes different than projected.</p> <p>Clients are charged for Advisor's asset management services based on a percentage of the assets under management which generally shall not exceed 1.25% per year. The following fee schedule is a sample fee schedule. A client's specific annual fee arrangement will be described in the Investment Advisory Agreement. Clients may bundle accounts together to meet Advisor's breakpoints.</p> <p style="text-align: center;">1.25% of net assets under management \$0 to \$1,000,000<br/>1.00% of net assets under management \$1,000,000 to \$5,000,000<br/>0.75% of net assets under management \$5,000,001 – \$10,000,000<br/>greater than \$10,000,000 - negotiable</p> <p>The annual fee for Advisor's services is divided and billed quarterly in arrears based on the value of the account at the end of the quarter. If the management agreement does not span the entire quarterly billing period, the fee will be pro-rated based on the number of days the account is opened during the billing period. Fees are generally deducted directly from the client's account. Clients must provide the custodian with written authorization to have fees deducted from the account and paid to Advisor. The custodian will send client statements, at least quarterly, showing all disbursements for the account including the amount of the advisory fee, if deducted directly from the account.. It is Advisor and client's responsibility to verify the accuracy of Advisor's fee calculation and the qualified custodian will not determine whether the fee has been properly</p> |

**Complete amended pages in full, circle amended items and file with execution page (page 1).**



**Schedule F of  
Form ADV**

**Continuation Sheet for Form ADV Part II**

|                               |                  |               |
|-------------------------------|------------------|---------------|
| Applicant:                    | SEC File Number: | Date:         |
| Triad Wealth Stewardship, LLC | 801- 68246       | April 9, 2009 |

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV:  
Triad Wealth Stewardship, LLC

IRS Empl. Ident.No.:  
26-0809496

| Item of Form<br>(identify) | Answer  |
|----------------------------|---|
|                            | <p>calculated. At the discretion of Advisor, clients may pay their fee by submitting payment directly to the Advisor. Under this arrangement, payment is due upon client's receipt of a billing invoice from Advisor.</p> <p>In advisory accounts, brokerage commissions and/or transaction ticket fees charged by the custodian broker-dealer will be billed directly to the client. In addition, clients may incur certain charges imposed by third parties other than Advisor in connection with investments made through the account, including but not limited to, mutual fund sales loads, 12(b)-1 fees and surrender charges, variable annuity fees and surrender charges, and IRA and qualified retirement plan fees. Management fees charged by Advisor are separate, distinct and in addition to the fees and expenses charged by investment company securities that may be recommended to clients. A description of these fees and expenses are available in each investment company security's prospectus.</p> <p>Either party may terminate the agreement for services at any time. If services are terminated within five (5) business days of executing the agreement, services will be terminated without penalty and no fees shall be due. If services are terminated after the initial five day period, the final fee shall be based on the number of days the account was opened during the period. In the event a client terminates services, termination shall be effective from the time Advisor receives notification or such other time as may be mutually agreed upon, subject to the settlement of transactions in progress and the final payment of advisory fees. The final fee will be calculated as of the termination date. There will be no penalty charge upon termination. In the event Advisor terminates the relationship, the agreement will be terminated on the fifth day after written notification is delivered to the client or such time as may be mutually agreed upon, also subject to the settlement of transactions in progress and the final payment of advisory fees. The final fee will be calculated as of the termination date.</p> |
| Part II, Page 4 Item 3     | <p><b>Types of Investments</b></p> <p>In addition to those types of investments shown in Item 3 of Form ADV Part 2, the Advisor may but is not obligated to advise upon investments in interests in limited partnership investing in various strategies and industries.</p>   |
| Part II, Page 4, Item 5    | <p><b>Education and Business Standards.</b> Associated persons of Advisor that provide investment advice must possess, at a minimum: a college degree and/or appropriate business experience and all required licenses.</p>   |
| Part II, Page 4, Item 6    | <p><b>Education and Business Background of Advisor's Principal Executive Officer and Investment Advisor Representative.</b></p> <p><b><u>Larry Knudsen, Born 1958</u></b></p> <p><i>Education Background</i><br/>Pacific Lutheran University, Bachelor of Arts</p> <p><i>Business Background</i><br/>Triad Wealth Stewardship, LLC, Advisor Representative/Managing Member, 08/2007 – Present<br/>Cambridge Investment Research, Inc., Registered Representative, 08/2007 - Present<br/>Moss Adams Securities &amp; Insurance, LLC (formerly FSG Securities LLC/Financial Security Group), Financial Advisor, 01/1986 – 07/2007</p>   |

Complete amended pages in full, circle amended items and file with execution page (page 1).

**Schedule F of  
Form ADV**

**Continuation Sheet for Form ADV Part II**

|                               |                  |               |
|-------------------------------|------------------|---------------|
| Applicant:                    | SEC File Number: | Date:         |
| Triad Wealth Stewardship, LLC | 801- 68246       | April 9, 2009 |

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV:  
Triad Wealth Stewardship, LLC

IRS Empl. Ident.No.:  
26-0809496

| Item of Form<br>(identify) | Answer   |
|----------------------------|--|
| Item 7.A & 7.B             | <p><b><u>Dan Stober, Born 1972</u></b></p> <p><i>Education Background</i><br/>Western Washington University, Bachelor of Arts</p> <p><i>Business Background</i><br/>Triad Wealth Stewardship, LLC, Advisor Representative/ Member, 11/2007 – Present<br/>Cambridge Investment Research, Inc., Registered Representative, 05/2007 - Present<br/>Moss Adams Securities &amp; Insurance, LLC (formerly FSG Securities LLC/Financial Security Group), Financial Advisor, 01/2000- 05/2007<br/>Smith Barney Inc. 05/1995 – 1/2000</p> <p><b>Other Business Activities</b><br/>The owners and Investment Advisor Representatives of Triad Wealth Stewardship, LLC may from time-to-time in the course of providing investment advisory services provide advice about matters other than securities. The Investment Advisor Representatives of the Advisor may also act in their role as a Registered Representative of a broker-dealer or as an insurance agent. In these roles of Registered Representative and insurance agent, the Investment Advisor Representatives will receive compensation based upon whether or not and in what amount the client purchases investments or insurance products through them. Please refer to Item 13 of this document for a discussion of the compensation.</p>  |
| Part II, Page 5, Item 9.E. | <p><b>Participation or Interest in Client Transactions.</b></p> <p>Advisor and its associated persons may buy or sell for their personal accounts, investment products identical to those recommended to clients. It is the express policy of Advisor that all persons employed by Advisor must place the interests of Advisor's clients ahead of their own when implementing personal investments.</p> <p><b>Code of Ethics.</b> Advisor has established a Code of Ethics that will apply to all of its associated persons. An investment advisor is considered a fiduciary according to the <i>Investment Advisers Act of 1940</i>. As a fiduciary, it is an investment advisor's responsibility to provide fair and full disclosure of all material facts and to act solely in the best interest of each of our clients at all times or disclose when potential conflicts of interest exist. Advisor has a fiduciary duty to all clients. This fiduciary duty is considered the core underlying principle for the advisor's Code of Ethics which also covers its Insider Trading and Personal Securities Transactions Policies and Procedures. Advisor requires all of its supervised persons to conduct business with the highest level of ethical standards and to comply with all federal and state securities laws at all times. Upon employment or affiliation and at least annually thereafter, all supervised persons will sign an acknowledgement that they have read, understand and agree to comply with the advisor's Code of Ethics. Advisor has the responsibility to make sure that the interests of all clients are placed ahead of Advisor's or its supervised person's own investment interest. Full disclosure of all material facts and potential conflicts of interest will be provided to clients prior to any services being conducted. Advisor and its supervised persons must conduct business in an honest, ethical and fair manner and attempt to avoid all circumstances that might negatively affect or appear to affect our duty of complete loyalty to all clients. The Advisor will provide a copy of its code of ethics to clients or prospective clients upon request.</p> |

Complete amended pages in full, circle amended items and file with execution page (page 1).

**Schedule F of  
Form ADV**

**Continuation Sheet for Form ADV Part II**

|                               |                  |               |
|-------------------------------|------------------|---------------|
| Applicant:                    | SEC File Number: | Date:         |
| Triad Wealth Stewardship, LLC | 801- 68246       | April 9, 2009 |

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV:  
Triad Wealth Stewardship, LLC

IRS Empl. Ident.No.:  
26-0809496

| Item of Form<br>(identify)           | Answer  |
|--------------------------------------|---|
| Part II, Page 5, Item 10             | <b>Conditions for Managing Accounts.</b><br><br>Advisor's minimum dollar value of assets under management is \$1,000,000, unless approved by Triad.   |
| Part II, Page 5, Item 11.A.          | <b>Review of Accounts.</b><br><br>Managed accounts are reviewed at least quarterly. The calendar is the main triggering factor, although more frequent reviews may also be triggered by changes in the client's circumstances, client request, or changes within the market. The underlying funds used to manage client accounts and holdings within those portfolios are reviewed on a more frequent basis, typically monthly. Triggering factors for changes to underlying portfolios include the relative valuation changes between asset classes, deviation from management style by fund, or fund closures. Clients will be contacted periodically, but at least semi-annually, by Advisor to discuss the management and performance of their account and changes in their situation which may have an impact on the management of their account.<br><br>For clients contracting with the Advisor for specific or modular planning services, such services terminate upon completion of services. No on-going reviews or oversight services are performed. Advisor recommends clients have their needs reviewed and updated at least annually and contact the Advisor if their financial goals, risk tolerance or investment time horizon changes. Clients contracting with Advisor for specific or modular planning services are required to execute a new agreement and pay an additional fee. |
| Part II, Page 5, Item 11.B.          | Larry Knudsen and Dan Stober are in charge of providing all investment advice and conducting the on-going review of all accounts. Clients will receive account statements at least quarterly from their qualified custodian.<br><br>Advisor provides performance and/or position reports on a quarterly basis or based upon clients agreed upon schedule or upon client request.  |
| Part II, Page 6, Item 12.A.(1) & (2) | <b>Investment or Brokerage Discretion.</b><br><br>Upon receiving written authorization from the client, Advisor may provide discretionary investment advisory services for client accounts. When discretionary authority is granted, Advisor will have the authority to determine the type of securities and the amount of securities that can be bought or sold for the client portfolio without obtaining the client's consent for each transaction.<br><br>Advisor does not perform proxy-voting services on a client's behalf. Clients should read the information provided with the proxy-voting documents and to make a determination based on the information provided. Upon specific request from the client, Advisor may provide limited clarifications of the issues presented in the proxy voting materials based on Advisor's understanding of issues presented in the proxy-voting materials. However, the client will have the ultimate responsibility for making all proxy-voting decisions.   |
| Part II, Page 6, Item 12.B.          | Clients wishing to implement Advisor's advice are free to select any broker they wish and are so informed. If clients wish to have Advisor's associated persons implement the advice through  |

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| Triad Wealth Stewardship, LLC | 801- 68246       | April 9, 2009 |

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV:  
Triad Wealth Stewardship, LLC

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| Item 13 A                  | <p>Advisor's asset management program, clients will be required to establish brokerage accounts with Schwab. Advisor is independently owned and operated and not affiliated with Schwab. Schwab provides Advisor with access to their institutional trading and custody services, which are typically not available to retail investors. These services generally are available to independent investment advisors on an unsolicited basis, at no charge to them so long as a certain amount of the advisor's clients' assets are maintained in accounts at Schwab and is not otherwise contingent upon Advisor committing to Schwab any specific amount of business (assets in custody or trading). The recommended broker/dealer's services include brokerage, custody, research and access to mutual funds and other investments that are otherwise generally available only to institutional investors or would require a significantly higher minimum initial investment.</p> <p>For Advisor's clients' accounts maintained in their custody, Schwab generally does not charge separately for custody but are compensated by account holders through commissions or other transaction-related fees for securities trades that are executed through the respective broker/dealer or that settle into the broker/dealer's accounts.</p> <p>Schwab also makes available to Advisor other products and services that benefit Advisor but may not benefit its clients' accounts. Some of these other products and services assist Advisor in managing and administering clients' accounts. These include software and other technology that provide access to client account data (such as trade confirmation and account statements); facilitate trade execution; provide research, pricing information and other market data; facilitate payment of Advisor's fees from its clients' accounts; and assist with back-office functions; recordkeeping and client reporting. Many of these services generally may be used to service all or a substantial number of Advisor's accounts, including accounts not maintained at Schwab. The recommended broker/dealers also make available to Advisor other services intended to help Advisor manage and further develop its business enterprise. These services may include consulting, publications and conferences on practice management, information technology, business succession, regulatory compliance and marketing. In addition, Schwab may make available, arrange and/or pay for these types of services rendered to Advisor by independent third party providing these services to Advisor. While as a fiduciary, Advisor endeavors to act in its clients' best interests, and Advisor's recommendation that clients maintain their assets in accounts at Schwab may be based in part on the benefit to Advisor of the availability of some of the foregoing products and services and not solely on the nature, cost or quality of custody and brokerage services provided by the recommended broker/dealer, which may create a potential conflict of interest.</p> <p><b><u>Directed Brokerage</u></b></p> <p>If a client directs the Advisor to execute securities transaction at a broker other than one the Advisor uses for its other clients, the client will forgo any benefit from savings on execution costs that the advisor may have obtained through its negotiation of volume discounts or batched orders. In directing the use of a particular broker or dealer, it should be understood that the Advisor will not have authority to negotiate commissions or obtain volume discounts, and best execution may not be achieved. The client may incur higher commissions, other transactions costs or greater spreads, or receive less favorable net prices, on transaction for his or her account than would otherwise be the case had the client determined to effect transactions through alternative brokerage relationships generally available through the advisor.</p> <p><b><u>Additional Compensation</u></b></p> <p>The owners of the Advisor and its Investment Advisor Representatives are also Registered Representatives of a broker-dealer and licensed as insurance agents. During the course of providing</p> |

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**Schedule F of  
Form ADV**

**Continuation Sheet for Form ADV Part II**

|                               |                  |               |
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| Applicant:                    | SEC File Number: | Date:         |
| Triad Wealth Stewardship, LLC | 801- 68246       | April 9, 2009 |

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV:  
Triad Wealth Stewardship, LLC

IRS Empl. Ident.No.:  
26-0809496

| Item of Form<br>(identify) | Answer   |
|----------------------------|--|
| Item 13 B                  | <p>services to a client, these individuals may recommend that a client purchase, sell or hold specific securities investment or insurance product. The Advisor's Investment Advisor Representatives when acting in their capacity as a Registered Representative of a broker-dealer or as an insurance agent will receive compensation usually based upon the size and or type of investment or insurance product. Because the commission compensation varies between investment options, the Registered Representatives and insurance agents have a financial incentive to recommend one securities transactions or insurance products over others. This financial incentive creates a potential conflict of interest between the client, the Registered Representative or insurance agent and Triad Wealth Stewardship, LLC.</p> <p><b>Compensation Paid for Referrals</b></p> <p>The Advisor has entered into investor solicitation agreements with other investment advisors ("Solicitors") where the Solicitors are compensated for making referrals to the Advisor. The Solicitors' compensation is based upon the investment management fees collected from referred clients by the Advisor. The Solicitors' compensation generally ranges from 20% to 50% of the net fee collected by the Advisor, depending upon the ongoing duties of the Solicitor. The Solicitor will provide a written solicitation disclosure that describes the relationship and compensation arrangement to potential referral clients upon solicitation.</p>  |
| Customer Privacy Policy    | <p style="text-align: center;"><b><u>CUSTOMER PRIVACY POLICY</u></b></p> <p>Regulation S-P requires investment advisor firms, to protect the privacy of customer information. In situations where a financial institution does disclose customer information to nonaffiliated third parties, other than permitted or required by law, customers must be given the opportunity to opt out or prevent such disclosure. Advisor does not share or disclose customer information to nonaffiliated third parties except as permitted or required by law.</p> <p>Advisor is committed to safeguarding the confidential information of its clients. Advisor holds all personal information provided by clients in the strictest confidence and it is the objective of Advisor to protect the privacy of all clients. Except as permitted or required by law, Advisor does not share confidential information about clients with nonaffiliated parties. In the event that there were to be a change in this policy, Advisor will provide clients with written notice and clients will be provided an opportunity to direct Advisor as to whether such disclosure is permissible.</p> <p>To conduct regular business, the advisor may collect personal information from sources such as:</p> <ul style="list-style-type: none"><li>• Information reported by the client on applications or other forms the client provides to the advisor</li><li>• Information about the client's transactions implemented by the advisor or others</li><li>• Information developed as part of analyses or investment advisory services</li></ul> <p>To administer, manage, service, and provide related services for client accounts, it is necessary for Advisor to provide access to customer information within the firm and to nonaffiliated companies with whom Advisor has entered into agreements with. To provide the utmost service, Advisor may disclose the information below regarding customers and former customers, as necessary, to</p> |

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**Schedule F of  
Form ADV**

**Continuation Sheet for Form ADV Part II**

|                               |                  |               |
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| Applicant:                    | SEC File Number: | Date:         |
| Triad Wealth Stewardship, LLC | 801- 68246       | April 9, 2009 |

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV:  
Triad Wealth Stewardship, LLC

IRS Empl. Ident.No.:  
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| Item of Form<br>(identify) | Answer   |
|----------------------------|--|
|                            | <p>companies to perform certain services on Advisor's behalf.</p> <ul style="list-style-type: none"><li>• Information Advisor receives from the client on applications (name, social security number, address, assets, etc.)</li><li>• Information about the client's transactions with Advisor or others (account information, payment history, parties to transactions, etc.)</li><li>• Information concerning investment advisory account transactions</li><li>• Information about a client's financial products and services transaction with Advisor</li></ul> <p>Since Advisor shares nonpublic information solely to service client accounts, Advisor does not disclose any nonpublic personal information about Advisor's customers or former customers to anyone, except as permitted by law. However, Advisor may also provide customer information outside of the firm as required by law, such as to government entities, consumer reporting agencies or other third parties in response to subpoenas.</p> |

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