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This brochure provides information about the qualifications and business practices of Triad Wealth Stewardship, LLC. If you have any questions about the contents of this brochure, please contact us at 425 455-6623 or larry@triadw.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. Additional information about Triad Wealth Stewardship, LLC also is available on the SEC's website at www.adviserinfo.sec.gov. Triad Wealth Stewardship, LLC is a registered investment advisor. Registration as an investment advisor does not require any certain level of skill or training.

Material Changes (Item 2)

This section of the brochure helps you quickly identify material changes from the last annual update.

This version of the Triad Wealth Stewardship, LLC Form ADV Part 2 is in a new narrative format. Please review all parts of it, including any supplements. This new brochure describes important details about us, the services we provide, and includes information that was not in our previous brochure.

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Advisory Business (Item 4)

This section of the brochure tells you about our business, including ownership and a description of the services we offer.

Triad Wealth Stewardship, LLC is referred to in this document as “Triad Wealth Stewardship”, “the Company”, “us”, “we”, or “our”. In this document we refer to current and prospective clients of Triad Wealth Stewardship, LLC as “you”, “client”, or “your”. Triad Wealth Stewardship, LLC was created in 2007 and is owned by its two principals, Larry Knudsen and Dan Stober.

Types of Advisory Services

Asset Management Services

Some clients enter into a written Investment Advisory Agreement, where Triad Wealth Stewardship and our investment adviser representatives provide asset management services on an ongoing basis guided by the individual needs of the client. Using the information provided by you, investment advice is tailored to your individual situation. We regularly inquire about, and you are responsible for, providing information to us about, your investment goals, time horizon, and risk tolerance. These investment supervisory services are generally not provided to your holdings or net worth but rather only to assets specifically designated by you and agreed to by us as managed assets. We sometimes provide asset allocation illustrations that include assets not held at your custodian or under our ongoing supervision.

You may impose restrictions on investing in certain securities or types of securities. You must clearly identify these restrictions in writing to Triad Wealth Stewardship.

As of December 31, 2011, we manage approximately \$254,343,000 of clients’ assets on a discretionary basis.

Financial Planning

Some clients are provided a written plan that may include a personal balance sheet and certain projections. Any reports, financial statement projections, and analyses are intended exclusively for your use in developing and implementing your financial plan. In view of this limited purpose, the statements should not be considered complete financial statements. Triad Wealth Stewardship will not audit, review or compile financial 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. These projections are based solely on information provided by you. It is likely that there will be material differences between projected and actual results because events vary and circumstances frequently do not occur as expected.

Our analyses will be highly dependent on certain economic assumptions about the future. Therefore, you 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. We 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 plan assumptions and reports are primarily a tool to alert you to certain possibilities. The reports are not intended to nor do they provide any guarantee about future events including your investment returns. The implementation of the plan is solely your responsibility.

The financial plans provided for some of our clients do not address all potential aspects of financial planning. Typically our plans address retirement planning and college funding. Risk management issues such as health, disability, and long-term care insurance are not typically addressed and you are encouraged to seek professional counsel in these areas.

Advice on Matters Not Involving Securities

Triad Wealth Stewardship may from time-to-time provide points of observation on topics not involving securities. The fees for this advice may be included as part of an assets-under-management billing agreement or a fixed fee agreement described in the written agreement between us. Non-securities related advice is only provided to you upon specific written request and agreement between us. Not all clients receive this type of advice.

Types of Investments Used

We consider many different types of securities when formulating the investment advice we give to you. If you come to us with existing investments, we evaluate them with respect to your financial goals, risk tolerance, and investment time horizon. Depending upon your situation, your account(s) managed by us may contain individual stocks, corporate and/or government bonds, mutual funds, investment company securities, or exchange traded funds ("ETFs"). In some situations we may recommend that limited partnership investments in various strategies and industries be part of your investment portfolio.

Options

In some, but not all cases, Triad Wealth Stewardship may use option contracts on securities in a client's managed portfolio. Option strategies are not used in all client portfolios. The use of option strategies is not always successful at increasing return or reducing losses. The use of options adds risk and cost to the portfolio. Option strategies can diminish account performance.

Fees and Compensation (Item 5)

This section of the brochure describes how we are compensated for the services we offer.

Compensation Methodology and Rates

Assets Under Management

Some clients are charged for our asset management services based on a percentage of the assets being managed. The following fee schedule is a sample of our fee schedule for investment supervisory services. Your specific annual fee arrangement will be described in the written Investment Advisory Agreement entered into between Triad Wealth Stewardship and you. Investment advisory fees charged by us are negotiable at our sole discretion. All Clients do not pay the same fee.

Assets Under Management	Annual Rates
\$0 to \$1,000,000	1.25%
\$1,000,001 to \$5,000,000	1.00%
\$5,000,001 to \$10,000,000	0.75%
Greater than \$10,000,001	negotiable

The annual fee for our services is billed quarterly, in arrears, based on the value of the account at the end of the quarter or an agreed upon value. 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 open during the billing period. Your account 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 the shared responsibility of Triad Wealth Stewardship and you to verify the accuracy of the fee calculation as the account custodian will not determine whether the fee has been properly calculated. See Item 12 – Brokerage Practices in this brochure for more information about your account custodian(s). At our discretion, you may pay your advisory fee directly to us. In this case, payment is due upon your receipt of our billing invoice.

You may terminate the Investment Advisory Agreement without fee or penalty by providing written notice to Triad Wealth Stewardship within five (5) business days from the execution of the agreement. Thereafter, either party may terminate the Investment Advisory Agreement by providing written notice. Hourly and fixed fees are typically charged after the service has been performed. If at the time of termination, any fees for services that we have performed for you have not been paid, these fees will be due and payable to us. We will either deduct the fee from your account or bill you directly.

How Clients Pay Advisory Fees

Fees are generally deducted directly from your account. You may provide your account custodian with written authorization to have fees deducted from the account and paid to Triad Wealth Stewardship.

Other Types of Fees and Expenses

In addition to the investment advisory fees you pay to us, you may pay transaction fees (commissions) to your custodian or broker-dealer for executing securities transactions and charges for special services elected by you or Triad Wealth Stewardship. These fees may include:

- periodic distribution fees
- electronic fund and wire transfer fees
- certificate delivery fees
- reorganization fees
- account transfer fees (outbound)
- returned check fees
- international security transfer fees
- overnight mail and check fees
- Rule 144 transfer fees
- transfer agent fees

This list is not meant to be all inclusive. Any fee on a special service incurred by the client will be fully disclosed.

Please refer to Item 12 of this document for an explanation of our brokerage practices.

Investment Company Fees

Investment company funds that are held by you will bear their own internal transaction and execution costs, as well as directly compensate their investment managers along with internal administrative services. Some funds pay 12b-1 fees, distribution fees, and or shareholder service fees to broker-dealers that offer investment company funds to their clients. These fees affect the net asset value of the fund shares and are indirectly borne by fund shareholders such as you. Some fund companies have imposed a redemption fee. A redemption fee is another type of fee that some funds charge their shareholders when shares are sold or redeemed within a short period of time from the purchase of the fund shares. Although a redemption fee is deducted from redemption proceeds just like a deferred sales load, it is not considered to be a sales load. Unlike a sales load, which is generally used to compensate brokers, a redemption fee is typically used to defray fund costs associated with a shareholder's redemption and is paid directly to the fund, not to a broker. The SEC generally limits redemption fees to 2%. In most cases, the funds will use the "first-in, first-out" (FIFO) method to determine the holding period. Under this method, the date of the redemption will be compared with the earliest purchase date of shares held in the account. While it is not the general practice of Triad Wealth Stewardship to sell client's securities in a period that would generate a redemption fee we might do so if we

believe the sale is in your best interests, or if fund shares must be redeemed to pay fees from the account.

A complete explanation of these charges is contained in the Prospectus and Statement of Additional Information for each investment company fund. You can get a prospectus through the investment company website, by telephone, or by mail.

Additional Compensation—Insurance Commissions

The owners of Triad Wealth Stewardship and its Investment Advisor Representatives (“IARs”) are also licensed as insurance agents. During the course of providing services to a client, they may recommend that you purchase, sell or hold an insurance product. Our IARs, when acting as insurance agents, will receive compensation usually based upon the size (premium amount) and/or type of insurance product. The receipt of the fees and commissions creates a financial incentive for the IARs to recommend one investment choice or insurance product over another. This incentive creates a potential conflict of interest between you and Triad Wealth Stewardship where the IAR has an incentive to recommend investment products based on the compensation received, rather than on your needs. You acknowledge that the IAR and Triad Wealth Stewardship will receive payment in addition to any investment advisory or financial planning fee(s) paid by you. To address these potential conflicts, we review the costs and expenses associated with investments selected for, or recommended to, you to assure that the costs incurred are reasonable with respect to the services provided. The insurance carrier will provide detailed illustrations that describe the expenses associated with the contract.

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

This section of the brochure explains any performance-based fees we may charge you for.

Performance Fees

In some limited circumstances Triad Wealth Stewardship enters into investment advisory relationships with “Qualified Clients” where a portion of our compensation is based upon the performance of the Qualified Clients’ account. These accounts use the S&P Opportunity Strategy described in Methods of Analysis, Investment Strategies, and Risk of Loss (Item 8) section of this brochure. We only enter performance fee relationships with “Qualified Clients.” Qualified Clients are defined as those clients meeting one of the following qualifications:

- at least \$750,000 under management with Triad Wealth Stewardship immediately after entering into the contract
- a net worth of more than \$1,500,000

Because of the performance fee portion of its compensation, we have a financial incentive to make riskier investments than it would otherwise. This incentive creates a potential conflict of interest between us. Because our performance fee is based on unrealized as well as realized gains, we could earn a performance fee based on positions that were profitable as of the end of a billing period, but not profitable when later liquidated.

If you participate in the S&P Opportunity Strategy you will pay performance fees to us on an annual basis. Because of this annual allocation, you may end up paying a performance fee even though the trading results for a longer time period, such as over multiple years, may be unprofitable. Once you pay a performance fee, we will keep the fee regardless of subsequent performance. However, no new performance fees will be paid until after any previous losses have been recovered.

The performance fee charged is in addition to an annual investment advisory fee and is calculated as of the end of each calendar year. The performance fee equals twenty percent (20%) of the increase in account value above the previous high water mark (see below) in addition to asset based management fee of one percent (1%) of the value of assets under management using the S&P Opportunity strategy per year. Performance fees are calculated and charged on an annual basis. In the event that the performance fee agreement does not span an entire calendar year, the period for the initial or final performance fee will be for a period of less than one year.

Performance Fee Account—High Water Mark Calculation

An accounting record will be established on Triad Wealth Stewardship's books for each client participating in a performance fee program and for each capital contribution made by a client. The initial value of an account paying a performance fee will be the capital contribution to your account under our management in the performance fee program. Securities transferred to the account shall be valued as of the day contributed and counted as capital for the purposes of this section. The capital account value will be adjusted as follows; as of the end of each calendar year, the value of the capital account will be increased if the total account value is greater than the value of the previous capital account value. The value of the capital account will be decreased by:

- a. any capital withdrawn from the capital account as of the calendar year-end
- b. the management fee charged to the capital account as of the end of each calendar quarter
- c. any performance fee charged to the capital account as of the end of the calendar year
- d. any distributions from the account during the year

This value will be used as the High Water Mark in the calculation of the performance fee.

Side-By-Side Management

Not all clients of Triad Wealth Stewardship have elected to compensate us using a performance fee billing methodology. Because not all clients are billed in the same way, we

have a greater financial incentive to have performance based fee accounts perform better. If the situation arises where there is a limited investment opportunity or we are unable to completely fill a transaction allocation, we will allocate the available securities on a pro rata basis.

Types of Clients (Item 7)

This section of the brochure describes who we generally provide our services to.

Triad Wealth Stewardship provides advisory services to a variety of types of clients including individuals, trusts, charities, associations, pension and profit sharing plans, corporations, and small businesses.

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

This section of the brochure explains how we formulate our investment advice and manage client assets.

Methods of Analysis & Investment Strategies

Triad Wealth Stewardship builds investment portfolios based on your personal financial and investment needs. We consider factors including your age, risk tolerance, time horizon of the assets, liquidity needs, and investor knowledge. We use this information to develop an Investment Policy Statement (“IPS”) for each client. The process of developing the Investment Policy Statement leads us to select a particular allocation for your portfolio. These factors lead us to one of our ten (10) investment portfolio mixes/models with 0-100% equity allocations in increments of 10%. These models were created and are updated based off of our belief in the basics of modern portfolio theory. This theory attempts to maximize portfolio expected return for a given amount of portfolio risk, or equivalently minimize risk for a given level of expected return, by carefully choosing the proportions of various assets (classes/categories). Each model contains a mix of fixed income and equity asset classes, including the following: Large Cap Growth and Value, Mid Cap, Small Cap, International, and Alternative. Allocations to each of the preceding asset classes differ slightly with each model.

These models that Triad uses are then tactically managed by over or under-weighting the % allocations based off of current market conditions using both top-down fundamental research and technical analysis (both fixed income and equity), staying within the parameters of the Investment Policy Statement As mentioned, we primarily use open end mutual funds to implement these models, but can also use a variety of investment vehicles, including closed end mutual funds, ETFs, stocks, bonds, and occasionally Limited Partnerships.

We use a sophisticated online subscription tool to research the mutual funds we use to implement our clients' investment portfolios. This tool screens the funds using multiple factors including; manager tenure, expenses, historical returns, alpha, standard deviation, style drift, etc., and creates a fiduciary score. We then take the funds that score in the top 10-25% of their respective category and complete further due diligence using Morningstar and Schwab research tools, as well as contacting the fund companies. 1-3 managers are then selected and added to our Mutual Fund Highlight List.

Ideally a fund is added to the List and never removed. However, periodically the quarterly updates will uncover a fund that no longer meets our criteria and will be removed from the List. Among other criteria, the fund's fiduciary score must not drop below the 50 percentile for more than two quarters in a row. If it does, the fund will be moved to the watch list and further research will be completed. A determination will then be made based off the research as to whether or not the fund will maintain its approved status. If the fund is removed, the process starts over and a new fund is added.

S&P Opportunity Strategy

The S&P Opportunity strategy implemented in some client portfolios seeks to outperform the S&P by using a proprietary mathematical model. The S&P Opportunity strategy uses sophisticated algorithms to determine trends and reversals in the broad market and is then applied using the professional judgment of the Triad Investment Committee. The strategy invests primarily in ETFs. Portfolio allocations are chosen based on the outlook for the aforementioned factors. Triad Wealth Stewardship may hedge and use leverage based on the overall direction of the market.

Real Estate Strategies

Real Estate is typically a strategic allocation within our standard investment models. We use a Real Estate Investment Trust (REIT) mutual fund for the majority of clients. We will occasionally use a limited partnership structure where market opportunity exists. This strategy will be used on a limited basis with qualified clients only and will generally consist of a single multi-family apartment complex.

Risks

As with any investment, you could lose all or part of your investments managed by Triad Wealth Stewardship, and your account's performance could trail that of other investments.

Asset Class Risk

Securities in your portfolio(s) or in underlying investments such as mutual funds may underperform in comparison to the general securities markets or other asset classes.

Concentration Risk

To the extent that Triad Wealth Stewardship recommends portfolio allocations that are concentrated in a particular market, industry or asset class, your portfolio may be susceptible to loss due to adverse occurrences affecting that market, industry, or asset class.

Equity Securities Risk

Equity securities are subject to changes in value that may be attributable to market perception of a particular issuer or general stock market fluctuations that affect all issuers. Investments in equity securities may be more volatile than other types of investments.

Growth Securities Risk

Growth companies are companies whose earnings growth potential appears to be greater than the market, in general, and whose revenue growth is expected to continue over an extended period. Stocks of growth companies or “growth securities” have market values that may be more volatile than those of other types of investments. Growth securities typically do not pay a dividend, which may help cushion stock prices in market downturns and reduce potential losses.

Issuer Risk

Your account’s performance depends on the performance of individual securities in which your account invests. Any issuers may perform poorly, causing the value of its securities to decline. Poor performance may be caused by poor management decisions, competitive pressures, change in technology, disruptions in supply, labor problems or shortages, corporate restructurings, fraudulent disclosures, or other factors. Changes to the financial condition or credit rating of an issuer of those securities may cause the value of the securities to decline.

Management Risk

The performance of your account is subject to the risk that our investment management strategy may not produce the intended results.

Market Risk

Your account could lose money over short periods due to short-term market movements and over longer periods during market downturns. The value of a security may decline due to general market conditions, economic trends, or events that are not specifically related to the issuer of the security or to factors that affect a particular industry or industries. During a general downturn in the securities markets, multiple asset classes may be negatively affected.

Market Trading Risks

Your investment account faces numerous market trading risks, including the potential lack of an active market for investments held in your account and losses from trading in secondary markets.

Passive Investment Risk

Triad Wealth Stewardship may use a passive investment strategy that is not actively managed where we do not attempt to take defensive positions in declining markets.

Larger Company Securities Risk

Securities of companies with larger market capitalizations may underperform securities of companies with smaller and mid-sized market capitalizations in certain economic environments. Larger, more established companies might be unable to react as quickly to new competitive challenges, such as changes in technology and consumer tastes. Some

larger companies may be unable to grow at rates higher than the fastest growing smaller companies, especially during extended periods of economic expansion.

Leverage Risk

Certain transactions may give rise to a form of leveraging, including borrowing. Such transactions may include, among others, reverse repurchase agreements, loans of portfolio securities, and the use of when-issued, delayed-delivery or forward-commitment transactions. The use of derivatives may also create leverage. The use of leverage may cause a portfolio to liquidate portfolio positions when it may not be advantageous to do so. Leveraging may make a portfolio more volatile than if the portfolio had not been leveraged. This is because leverage tends to increase a portfolio's exposure to market risk, interest rate risk or other risks by increasing assets available for investment.

Liquidity Risk

A security may not be able to be sold at the time desired without adversely affecting the price.

Regulatory Risk

Changes in government regulations may adversely affect the value of a security. An insufficiently regulated industry or market might also permit inappropriate practices that adversely affect an investment.

Smaller Company Securities Risk

Securities of companies with smaller market capitalizations, historically, tend to be more volatile and less liquid than larger company stocks. Smaller companies may have no or relatively short operating histories, or be newly public companies. Some of these companies have aggressive capital structures, including high debt levels, or are involved in rapidly growing or changing industries and/or new technologies, which pose additional risks.

Value Style Investment Risk

Value stocks can perform differently from the market as a whole and from other types of stocks. Value stocks may be purchased based upon the belief that a given security may be out of favor. Value investing seeks to identify stocks that have depressed valuations, based upon a number of factors which are thought to be temporary in nature, and to sell them at superior profits when their prices rise when the issues which caused the valuation of the stock to be depressed are resolved. While certain value stocks may increase in value more quickly during periods of anticipated economic upturn, they may also lose value more quickly in periods of anticipated economic downturn. Furthermore, there is a risk that the factors which caused the depressed valuations are longer term or even permanent in nature, and that there will not be any rise in value. Finally, there is the increased risk that such companies may not have sufficient resources to continue as ongoing businesses, which may result in the stock of such companies becoming worthless.

Derivatives Risk

The use of derivatives such as futures, options, and swap agreements can lead to losses, including those magnified by leverage, particularly when derivatives are used to enhance return rather than offset risk.

Disciplinary Information (Item 9)

This section of the brochure lists legal and disciplinary information for Triad Wealth Stewardship, its owners, and management team.

Neither Triad Wealth Stewardship nor any of our owners or management team members has been involved in any civil or criminal investment-related events.

Other Financial Industry Activities and Affiliations (Item 10)

This section of the brochure describes other financial services industry affiliations we may have that could present a conflict of interest with you.

Triad Wealth Stewardship does not have any material business affiliations within the financial services industry.

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

This section of the brochure describes our code of ethics, adopted pursuant to SEC rule 204A-1, and how we deal with client and related person trading.

Code of Ethics

Triad Wealth Stewardship has established a code of ethics that applies to all of its associated persons. We are considered a fiduciary according to the *Investment Advisers Act of 1940*. As a fiduciary, it is our 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. We have a fiduciary duty to all clients. This fiduciary duty is considered the core underlying principle for our code of ethics which also covers our insider trading and personal securities transactions policies and procedures.

Triad Wealth Stewardship 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 sign an acknowledgement that they have read, understand, and agree to comply with the advisor's Code of Ethics. We have the responsibility to make sure that the interests of all clients are placed ahead of ours or our supervised person's own investment interest. Full disclosure of all material facts and potential conflicts of interest

are provided to clients prior to any services being conducted. We 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. We will provide a copy of our code of ethics to clients or prospective clients upon request.

Material Financial Interest and Personal Trading

Triad Wealth Stewardship is affiliated through common ownership with a privately issued security that has been introduced to, and invested in by some of our clients. Larry Knudsen and Dan Stober are investors in the same company, a privately issued security, that our clients are investors in. Because of our affiliation, through Mr. Knudsen's and Mr. Stober's ownership in and compensation arrangements with the privately issued security, we have a financial incentive for you to purchase interests in the company through its privately issued securities. The financial incentive creates a conflict of interest between us if you are a purchaser of interests in the privately issued security and our interests might not be aligned with yours. We address these conflicts by only allowing sophisticated, accredited investors, who have been apprised of the conflict of interest, to purchase interests in the privately issued security.

From time-to-time the interests of the principals and employees of Triad Wealth Stewardship may coincide with yours and other clients. Individual securities may be bought, held or sold by a principal or employee of Triad Wealth Stewardship that is also recommended to or held by a you or another client. If potential insider information is inadvertently provided or learned by a principal or employee, it is our policy to strictly prohibit its use.

It is the policy of Triad Wealth Stewardship to permit the firm, its employees and investment advisor representatives ("IARs") to buy, sell and hold the same securities that the IARs also recommend to clients. It is acknowledged and understood that we perform investment services for different types of clients with varying investment goals, risk profiles, and time horizons. As such, the investment advice offered to you may differ from other clients and investments made by our IARs. We have no obligation to recommend for purchase or sale a security that Triad Wealth Stewardship, its principals, affiliates, employees or IARs may purchase, sell, or hold. When a decision is made to liquidate a security from all applicable accounts, priority will always be given to client orders before those of a related or associated person to Triad Wealth Stewardship. In some cases the trades of the clients and advisory personnel will be combined in a single block trade, and all trades will receive the average price. We have procedures for dealing with insider trading, employee-related accounts, "front running" and other issues that may present a potential conflict when buy/sell recommendations are made. These procedures include reviewing employee security transactions and holdings to eliminate, to the extent possible, the adverse effects of potential conflicts of interest on clients.

Brokerage Practices (Item 12)

This section of the brochure describes how we recommend broker-dealers for client transactions.

Factors Considered When Recommending Broker-Dealers

We may suggest or recommend that clients use Charles Schwab & Company, Inc. as their qualified custodian/broker-dealer. When we make this recommendation, we consider:

- reasonableness of commissions, and other costs of trading
- ability to facilitate trades
- access to client records
- computer trading support
- other operational considerations

These factors are reviewed from time to time to assure the best interests of our clients are upheld.

Research and Other Benefits

We may recommend that clients establish brokerage accounts at Charles Schwab & Company, Inc. (“the Custodian”), a registered broker-dealer, Member SIPC/NYSE, to maintain custody of clients’ assets and to execute trades for your account(s). The Custodian provides us with access to its institutional trading and operations services, which are typically not available to retail investors. These services are offered to independent investment advisors at no charge in exchange for keeping a minimum amount of account assets at the Custodian. The Custodian’s services include research, brokerage, and custody. The Custodian offers access to mutual funds and other investments that are available only to institutional investors or require a significantly higher minimum investment. The Custodian also makes other products and services available that benefit us but may not benefit our clients. Some of these other products and services help us manage and administer client accounts, and include software and other technology that:

- provide access to client account data (such as trade confirmations and account statements)
- facilitate trade execution (and allocation of aggregated trade orders for multiple client accounts)
- provide research, pricing information, and other market data
- facilitate payment of our fees from your account(s)
- help with back-office support, recordkeeping, and client reporting

These services may be used with all or a substantial number of clients’ accounts, including accounts not maintained at the Custodian. We do not attempt to allocate the benefit to accounts proportionately to the accounts that generate the benefit.

Some of the products or services provided by the Custodian do not qualify for the safe harbor in section 28(e) of the Securities Exchange Act of 1934, including those services that do not aid in investment decision-making or trade execution. These business management and development services, in addition to those listed above, may include consulting, publications and presentations on practice management, information technology, business succession, regulatory compliance, and marketing. In addition, the Custodian may use independent third parties to offer these services to Triad Wealth Stewardship. The Custodian may discount or waive fees it would otherwise charge for some of these business management and development services or pay all or a part of the fees of a third-party providing these services to us. Because we receive discounts, research, products, or services we may have an incentive to select or recommend a broker-dealer based on our interest in receiving the research, products, or services, rather than on the client's interest in receiving most favorable execution. The Custodian or broker-dealer recommended by Triad Wealth Stewardship may charge commissions (or markups or markdowns) higher than those charged by other broker-dealers in return for services and benefits.

Brokerage for Client Referrals

Triad Wealth Stewardship does not have any agreements in place where securities transactions are directed to particular broker-dealers in exchange for client referrals.

Directed Brokerage

If you direct Triad Wealth Stewardship to execute securities transaction at a broker other than one we use for our other clients you will forgo any benefit from savings on execution costs that we 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 we will not have authority to negotiate commissions or obtain volume discounts, and best execution may not be achieved. You may incur higher commissions, other transactions costs, greater spreads, or receive less favorable net prices, on transactions for your account than would otherwise be the case had you used a broker we prefer.

Aggregated Orders

When we decide to purchase or sell a specific security for multiple clients at the same time, we will consider aggregating, or combining the orders. This procedure will result in a single average price for all client transactions in the aggregated order. The account custodian charges for each transaction as if it were placed individually.

Review of Accounts (Item 13)

This section of the brochure describes how often client accounts are reviewed and by whom.

Reviews

Our principals perform periodic reviews of all investment advisory accounts. Accounts are reviewed for consistency with the investment strategy and performance. Reviews are typically triggered by date, but may also be triggered by changes in a client's personal, tax, or financial status, by 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, by us, 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.

If you contract with us for specific or modular planning services, such services terminate upon completion of services. No on-going reviews or oversight services are performed. We recommend you have your needs reviewed and updated at least annually and contact us if your financial goals, risk tolerance, or investment time horizon changes. If you contract with us for specific or modular planning services, you will be required to execute a new agreement and pay an additional fee.

Larry Knudsen and Dan Stober are in charge of providing all investment advice and conducting the on-going review of all accounts. You will receive account statements at least quarterly from your qualified custodian.

Reports

Triad Wealth Stewardship prepares and distributes summary reports to clients. When review meetings are scheduled, reports are delivered in person. In addition, monthly reports are available via a secure client portal (website). These account statements describe all activity in the clients' accounts including account holdings, transactions, and investment advisory fees deducted from the account.

Client Referrals and Other Compensation (Item 14)

This section of the brochure discloses our arrangements with people who are compensated for referring us business.

Triad Wealth Stewardship has not entered into any agreements with third parties to give or receive referrals for compensation.

Custody (Item 15)

This section of the brochure encourages you to check the statements sent to you by your account custodian to ensure the accuracy of the fee calculation.

You have authorized us to deduct periodic investment advisory fees directly from one or more of your accounts managed by Triad Wealth Stewardship. These deductions from your account are shown on the periodic statements sent by Charles Schwab & Company, Inc. directly to you. You are encouraged to review these statements carefully and compare the

amounts on the custodian statements with any statements we send and the fee schedule outlined in your Investment Advisory Agreement.

Investment Discretion (Item 16)

This section of the brochure discloses the power we have to make trades in your account.

You grant Triad Wealth Stewardship a limited power of attorney to select, purchase, or sell securities without obtaining your specific consent within the account(s) you have under our management. The limited powers of attorney are granted in the written Investment Advisory Agreement entered into between us. There are no restrictions upon the securities that may be purchased, sold or held in your account unless you provide these restrictions to us in writing.

Voting Client Securities (Item 17)

This section of the brochure explains our proxy voting policy and your ability to get proxy voting information from us.

Triad Wealth Stewardship will not vote proxies for securities held in your investment account. Upon specific request we may provide limited clarification of the issues presented in the proxy voting materials based on our understanding of issues presented in the proxy-voting materials. Your account custodian or transfer agent will send proxy statements directly to you. If the investment account is for a pension or other employee benefit plan governed by ERISA, you direct us not to vote proxies for securities held in the account, because the right to vote such proxies is expressly reserved for you or your plan fiduciary not Triad Wealth Stewardship.

Financial Information (Item 18)

This section of the brochure is where investment advisors that collect more than \$1200 in fees per client, six months or more in advance would include a balance sheet.

Triad Wealth Stewardship is not aware of any circumstance that is reasonably likely to impair our ability to meet contractual commitments to you or our other clients. Triad Wealth Stewardship does not require pre-payment of investment advisory fees.

Privacy Statement

We, like other professionals who advise on personal financial matters, are required by federal law to inform our clients of their policies regarding the privacy of client information.

In the course of providing our clients with certain advice, we may receive nonpublic personal financial information such as financial statements, account statements, and tax returns from our clients, their accountants and other representatives. All nonpublic personal information that we receive regarding our clients or former clients is held in strict

confidence in accordance with our professional obligations, and is not released to people outside Triad Wealth Stewardship, except with your consent, as required by law or to explain our actions to professional organizations that we are members of. We may share certain information with third parties who assist us in providing our services to you (such as administrative and client service functions) or marketing services, as permitted by law, subject to the obligation of these third parties not to use or disclose such information for any other purpose.

We retain records relating to professional services that we provide so that we are better able to assist you with your professional needs and, in some cases to comply with professional guidelines. In order to guard your nonpublic personal information from unauthorized disclosure, we maintain physical, electronic, and procedural safeguards.