

Disclosure Brochure

March 28, 2017

Partners for Prosperity, LLC

a Registered Investment Adviser

22790 US Highway 259 South
Mt. Enterprise, Texas 75681

(903) 822-4144

www.partners4prosperity.com

This brochure provides information about the qualifications and business practices of Partners for Prosperity, LLC (hereinafter "P4P"). If you have any questions about the contents of this brochure, please contact Kim D. Butler at (903) 822-4144. 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 Partners for Prosperity, LLC is available on the SEC's website at www.adviserinfo.sec.gov.

Partners for Prosperity, LLC is an SEC registered investment adviser. Registration does not imply any level of skill or training.

Item 2. Material Changes

This Item discusses only the material changes that have occurred since P4P's last annual update dated December 3, 2015. P4P has updated Item 5 to reflect that, in addition to the fixed fees set described in Item 5, P4P and its *Supervised Persons* may receive referral fees related to its recommendation of certain Life Settlement investments and Real Estate Loan investments. P4P has updated Item 10 to reflect that certain of its *Supervised Persons* are affiliated with other investment advisers and that certain of its *Supervised Persons* are licensed insurance agents and offer certain insurance products on a fully-disclosed commissionable basis. P4P has also updated Item 14 to provide additional disclosure related to its receipt of referral fees from Life Settlement and Real Estate Loan companies.

Item 3. Table of Contents

Firm Disclosure Brochure

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

Item 4. Advisory Business

P4P provides consulting and Prosperity Economics services to individuals through its Prosperity Pathway™ program. Prior to engaging P4P to provide these services, the client is required to enter into one or more written agreements with P4P setting forth the terms and conditions under which P4P renders its services (collectively the “Agreement”).

P4P has been in business as an SEC-registered investment adviser since December 27, 2008. Kim D. Butler and Todd A. Langford are the principal owners of P4P.

This Disclosure Brochure describes the business of P4P. Certain sections will also describe the activities of *Supervised Persons*. *Supervised Persons* are any of P4P’s officers, partners, directors (or other persons occupying a similar status or performing similar functions), or employees, or any other person who provides investment advice on P4P’s behalf and is subject to P4P’s supervision or control.

Prosperity Pathway™ Program

The Prosperity Pathway™ is an integrated, five-step program that combines Prosperity Economics with investment strategies and step-by-step implementation aimed at helping clients expand their personal economy. Through the five-step process, P4P seeks to help clients measure and recover opportunity cost, execute strategies for controlling their assets, and implement personalized investment strategies. P4P shall also assist clients in selecting appropriate financial products based on their individual desires.

The Prosperity Pathway™ is a one-year program. Typically, P4P covers the five steps of the program over an initial three-month period. For the remaining term of the engagement, P4P will provide ongoing consulting and support services to its clients. Upon completion of the Prosperity Pathway™ program, clients may engage P4P for ongoing consulting and support services, or participate in one of the following three programs: The High Road™, the Low Road™ or the No Road™.

The High Road™ is a major overhaul of the initial Prosperity Pathway™ program. Clients in the High Road™ program are provided with quarterly reviews, updated Prosperity Pathway™ documentation, unlimited email consulting support, access to monthly webinars, and other related services.

The Low Road™ is a minor overhaul of the initial Prosperity Pathway™ program. Clients in the Low Road™ program are provided with annual reviews, unlimited email consulting support and other related services.

The No Road™ program provides clients with unlimited email consulting support and other related services.

Item 5. Fees and Compensation

In the event the client determines to engage P4P to provide services through the Prosperity Pathway™, P4P will do so on a fixed fee basis. P4P will charge a fixed fee of \$3,500 for the initial one-year engagement, which is payable upon entering the agreement. Thereafter, clients may engage P4P to provide additional services.

As stated in Item 4, clients who engage P4P for additional services may participate in one of the following three programs: The High Road™, the Low Road™ or the No Road™. All of these programs are additional one-year engagements. P4P's fees for these additional services are negotiable, but generally range from \$300 to \$10,000 on a fixed fee basis, depending on the program selected by the client and scope of the services to be provided.

For the initial Prosperity Pathway™ program as well as the additional High Road™, Low Road™ or No Road™ programs, P4P generally requires the full amount of the fixed fee upon entering the agreement. Either party may terminate the agreement by written notice to the other. In the event the client terminates P4P's services, the balance of P4P's unearned fees (if any) will be refunded to the client. If termination occurs within five business days of entering into an agreement for such services, the client will be entitled to a full refund. Clients are not entitled to a refund after the initial five-step Prosperity Pathway™ program is complete.

In addition to the fixed fees set forth herein, P4P and its *Supervised Persons* receive referral fees from third-parties related to its recommendation of certain Life Settlement investments and Real Estate Loan investments. A conflict of interest exists to the extent that P4P recommends the purchase or sale of securities where P4P or its *Supervised Persons* receive additional compensation as a result of the Firm's recommendation. P4P has procedures in place to ensure that any recommendations made by such *Supervised Persons* are in the best interest of clients. For additional information related to such arrangements, please see Item 14 (below).

Item 6. Performance-Based Fees and Side-by-Side Management

P4P does not provide any services for performance-based fees. Performance-based fees are those based on a share of capital gains on or capital appreciation of the assets of a client.

Item 7. Types of Clients

P4P provides its services to individuals.

Item 8. Methods of Analysis, Investment Strategies and Risk of Loss

P4P does not provide investment management services to its clients, nor does it have any trading authority over client accounts.

P4P's programs are designed to assist clients with measuring and recovering opportunity cost, executing strategies for controlling their assets, and implementing personalized investment strategies. P4P shall also assist clients in selecting appropriate financial products based on their individual desires if requested. P4P's programs are intended to suit clients' individual financial needs and goals; however, the effectiveness of such strategies may depend on client implementation.

Clients should be aware that strategies recommended by P4P may involve various risks, such as tax consequences, loss of capital, illiquidity, and market risks. Clients should be prepared to bear these risks.

Item 9. Disciplinary Information

P4P is required to disclose the facts of any legal or disciplinary events that are material to a client's evaluation of its advisory business or the integrity of management. P4P does not have any required disclosures to this Item.

Item 10. Other Financial Industry Activities and Affiliations

P4P is required to disclose any relationship or arrangement that is material to its advisory business or to its clients with certain related persons. P4P has no information to disclose in relation to this Item.

Affiliation with Other Investment Adviser

Certain of P4P's *Supervised Persons*, in their individual capacities, are also investment adviser representatives with Redhawk Wealth Advisors, Inc. and in such capacity, recommend, on a fully-disclosed basis, the investment advisory services of RIA. A conflict of interest exists to the extent that P4P recommends Redhawk Wealth Advisors, Inc. investment advisory services where P4P's *Supervised Persons* receive a portion of the investment advisory fees or other additional compensation.

Licensed Insurance Agents

A number of the Firm's *Supervised Persons* are licensed insurance agents and offer certain insurance products on a fully-disclosed commissionable basis. A conflict of interest exists to the extent that P4P

recommends the purchase of insurance products where its *Supervised Persons* are entitled to insurance commissions or other additional compensation. The Firm has procedures in place whereby it seeks to ensure that all recommendations are made in its clients' best interest regardless of any such affiliations.

Item 11. Code of Ethics

P4P has adopted a code of ethics that sets forth the standards of conduct expected of its associated persons and requires compliance with applicable securities laws ("*Code of Ethics*"). In accordance with Section 204A of the Investment Advisers Act of 1940 (the "Advisers Act"), P4P's *Code of Ethics* contains written policies reasonably designed to prevent the unlawful use of material non-public information by P4P or any of its associated persons. The *Code of Ethics* also requires that certain of P4P's personnel report their personal securities holdings and transactions and obtain pre-approval of certain investments such as initial public offerings and limited offerings.

P4P generally does not provide investment management services to its clients, or have any trading authority over client accounts. Clients and prospective clients may contact P4P to request a copy of its *Code of Ethics*.

Item 12. Brokerage Practices

P4P does not provide investment management services and therefore, does not select or recommend broker-dealers for client transactions.

Item 13. Review of Accounts

Through the five-step Prosperity Pathway™ program, P4P conducts an initial telephone or Internet conference to identify action items that are specific to each step of the program. Over the next three months, P4P works with clients as part of an ongoing process to implement the program. Subsequently, and for the remaining term of the initial engagement, clients may contact P4P at their discretion. For those clients in the High Road™ program, reviews are conducted on a quarterly basis. For those clients in the Low Road™ program, reviews are offered on an annual basis. Annual reviews for clients in the LowRoad™ program shall be subject to a fixed fee of \$500. Such reviews are conducted by one of P4P's representatives.

Item 14. Client Referrals and Other Compensation

P4P is required to disclose any relationship or arrangement where it receives an economic benefit from a third-party (non-client) for providing advisory services. In addition, P4P is required to disclose any direct or indirect compensation that it provides for client referrals.

Other Economic Benefits

Life Settlements

P4P may recommend certain of its clients to companies that specialize in providing life settlement investments to individuals. These life settlement companies render services independently of P4P and may recommend investors consider, among other investments, direct fractional life settlements or interests in life settlement funds. P4P provides clients such recommendations to companies that specialize in providing life settlements as part of the Prosperity Pathway™, and, where appropriate, P4P and its *Supervised Persons* may receive referral fees for such recommendations. These referral fees vary and may be paid directly to P4P and/or its *Supervised Persons*, but generally range between 1% and 6% of the value of a client's total investment with such companies. A conflict of interest exists to the extent that P4P has an incentive to recommend clients consider life settlement companies where P4P or its *Supervised Persons* receive additional compensation. As a result, P4P has procedures in place to ensure that any recommendations are in the best interest of its clients.

Real Estate Loans

P4P may recommend certain of its clients to companies that specialize in providing short term loans to real estate investors. These lending companies render services independently of P4P. P4P provides clients such recommendations to companies that specialize in providing short term loans to real estate investors as part of the Prosperity Pathway™, and, where appropriate, P4P and its *Supervised Persons* may receive referral fees for such recommendations. These referral fees vary and may be paid directly to P4P and/or its *Supervised Persons*, but generally range between 1% and 6% of the value of a client's total investment with such companies. A conflict of interest exists to the extent that P4P has an incentive to recommend real estate loans where P4P or its *Supervised Persons* receive additional compensation. As a result, P4P has procedures in place to ensure that any recommendations are in the best interest of its clients.

Client Referrals

If a client is introduced to P4P by either an unaffiliated or an affiliated solicitor, P4P may pay that solicitor a referral fee in accordance with the requirements of Rule 206(4)-3 of the Advisers Act and any corresponding state securities law requirements. Any such referral fee is paid solely from P4P's fee, and does not result in any additional charge to the client. If the client is introduced to P4P by an unaffiliated solicitor, the solicitor provides the client with a copy of P4P's disclosure brochure which meets the

requirements of Rule 204-3 of the Advisers Act and a copy of the solicitor's disclosure statement containing the terms and conditions of the solicitation arrangement including compensation. Any affiliated solicitor of P4P discloses the nature of his/her relationship to prospective clients at the time of the solicitation and will provide all prospective clients with a copy of P4P's disclosure brochure at the time of the solicitation.

Item 15. Custody

P4P does not have custody of any client accounts and does not debit fees.

Item 16. Investment Discretion

P4P is required to disclose if it accepts discretionary authority to manage securities accounts on behalf of clients. P4P is considered to exercise investment discretion over a client's account if it can effect transactions for the client without first having to seek the client's consent. P4P does not provide investment management services; therefore, P4P does not exercise discretion on behalf of clients.

Item 17. Voting Client Securities

P4P is required to disclose if it accepts authority to vote client securities. P4P does not vote client securities on behalf of its clients.

Item 18. Financial Information

P4P does not require or solicit the prepayment of more than \$1,200 in fees six months or more in advance of services rendered. P4P does not have a financial condition that is reasonably likely to impair its ability to meet contractual commitments to clients. P4P has not been the subject of a bankruptcy petition at any time during the past ten years.

Partners for Prosperity, LLC

a Registered Investment Adviser

Prepared by:



MARKETCOUNSEL®
The Adviser's Advisor®