

Thrive Wealth Management, LLC

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FORM ADV PART 2A BROCHURE

This brochure provides information about the qualifications and business practices of Thrive Wealth Management, LLC. If you have any questions about the contents of this brochure, please contact us at 215-376-5530. 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 Thrive Wealth Management, LLC is available on the SEC's website at www.adviserinfo.sec.gov.

Thrive Wealth Management, LLC is a registered investment adviser. Registration with the United States Securities and Exchange Commission or any state securities authority does not imply a certain level of skill or training.

Item 2 Summary of Material Changes

Form ADV Part 2 requires registered investment advisers to amend their brochure when information becomes materially inaccurate. If there are any material changes to an adviser's disclosure brochure, the adviser is required to notify you and provide you with a description of the material changes.

Since our last annual updating amendment, dated March 21, 2018, we have made no material changes to this Brochure.

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Item 4 Advisory Business

Description of Services and Fees

Thrive Wealth Management, LLC is a registered investment adviser based in Audubon, Pennsylvania. We are organized as a limited liability company under the laws of the State of Pennsylvania and we have been providing investment advisory services since 2013. Stephen Erfle and Michael Ptaszenski are our principal owners. Currently, we offer the following investment advisory services, which are personalized to each individual client:

- Portfolio Management Services
- Financial Planning Services
- Selection of Other Advisers

The following paragraphs describe our services and fees. Please refer to the description of each investment advisory service listed below for information on how we tailor our advisory services to your individual needs. As used in this brochure, the words "we", "our" and "us" refer to Thrive Wealth Management, LLC and the words "you", "your" and "client" refer to you as either a client or prospective client of our firm.

Portfolio Management Services

We offer discretionary and non-discretionary portfolio management services. Our investment advice is tailored to meet our clients' needs and investment objectives. If you retain our firm for portfolio management services, we will meet with you to determine your investment objectives, risk tolerance, and other relevant information at the beginning of our advisory relationship. We will use the information we gather to develop a strategy that enables our firm to give you continuous and focused investment advice and/or to make investments on your behalf. As part of our portfolio management services, we may customize an investment portfolio for you according to your risk tolerance and investing objectives. We may also invest your assets according to one or more model portfolios developed by our firm. Once we construct an investment portfolio for you, or select a model portfolio, we will monitor your portfolio's performance on an ongoing basis, and will rebalance the portfolio as required by changes in market conditions and in your financial circumstances.

If you participate in our discretionary portfolio management services, we require you to grant our firm discretionary authority to manage your account. Discretionary authorization will allow our firm to determine the specific securities, and the amount of securities, to be purchased or sold for your account without your approval prior to each transaction. Discretionary authority is typically granted by the investment advisory agreement you sign with our firm or trading authorization forms. If you enter into non-discretionary arrangements with our firm, we must obtain your approval prior to executing any transactions on behalf of your account.

Financial Planning and Consulting Services

We offer financial planning services which typically involve providing a variety of advisory services to clients regarding the management of their financial resources based upon an analysis of their individual needs. These services can range from broad, comprehensive, financial planning to consultative or single subject planning. If you retain our firm for financial planning services, we will meet with you to gather information about your financial circumstances and objectives. We may also use financial planning software to determine your current financial position and to define and quantify your long-term goals and objectives. Once we specify those long-term objectives (both financial and non-financial), we will develop shorter-term, targeted objectives. Once we review and analyze the information you provide to our firm and the data derived from our financial planning software, we will deliver a written plan to you, designed to help you achieve your stated financial goals and objectives.

Financial plans are based on your financial situation at the time we present the plan to you, and on the financial information you provide to us. You must promptly notify our firm if your financial situation, goals, objectives, or needs change.

If you have retained us separately to provide financial planning services, you are under no obligation to act on our financial planning recommendations and should you choose to act on any of our recommendations, you are not obligated to implement the financial plan through any of our other investment advisory services.

Selection of Other Advisers

As part of our investment advisory services, we may recommend that you use the services of a third party money manager ("MM") to manage all, or a portion of, your investment portfolio. After gathering information about your financial situation and objectives, we will recommend that you engage a specific MM or investment program. Factors that we take into consideration when making our recommendation(s) include, but are not limited to, the following: the MM's performance, methods of analysis, fees, your financial needs, investment goals, risk tolerance, and investment objectives. We currently utilize the services of SEI Investments as third party money manager. We will monitor your accounts at SEI Investments on an ongoing basis and will have discretionary authority to rebalance the account based upon your agreed asset allocation.

Types of Investments

We primarily offer advice on mutual funds and exchange traded funds.

You may request that we refrain from investing in particular securities or certain types of securities. You must provide these restrictions to our firm in writing.

Assets Under Management

As of December 31, 2017, we provide continuous management services for \$232,139,414 in client assets on a discretionary basis, and \$33,752,109 in client assets on a non-discretionary basis.

Item 5 Fees and Compensation

Portfolio Management Services

Our fee for portfolio management services is based on a percentage of your assets we manage and is set forth in the following fee schedule:

Assets Under Management	Annual Fee
\$0 - \$500,000	1.0%
\$500,001 - \$1,000,000	0.80%
\$1,000,001 - \$1,500,000	0.70%
\$1,500,001 - \$2,000,000	0.60%
\$2,000,001 - \$4,000,000	0.50%
Over \$4,000,001	0.40%

Our annual portfolio management fee is billed and payable quarterly in advance based on the value of your account on the last day of the previous quarter.

If the portfolio management agreement is executed at any time other than the first day of a calendar quarter, our fees will apply on a pro rata basis, which means that the advisory fee is payable in proportion to the number of days in the quarter for which you are a client. Our advisory fee is negotiable, depending on individual client circumstances.

At our discretion, we may combine the account values of family members living in the same household to determine the applicable advisory fee. For example, we may combine account values for you and your minor children, joint accounts with your spouse, and other types of related accounts. Combining account values may increase the asset total, which may result in your paying a reduced advisory fee based on the available breakpoints in our fee schedule stated above.

We will send you an invoice for the payment of our advisory fee, or we will deduct our fee directly from your account through the qualified custodian holding your funds and securities. We will deduct our advisory fee only when you have given written authorization permitting the fees to be paid directly from your account. Further, the qualified custodian will deliver an account statement to you at least quarterly. These account statements will show all disbursements from your account. You should review all statements for accuracy.

If you did not receive this Disclosure Brochure at least forty-eight (48) hours prior to signing the portfolio management agreement you may terminate the agreement without penalty and receive a full refund within five (5) business days of signing the agreement. Thereafter, you may terminate the portfolio management agreement upon written notice to our firm. You will incur a pro rata charge for services rendered prior to the termination of the portfolio management agreement, which means you will incur advisory fees only in proportion to the number of days in the quarter for which you are a client. If you have pre-paid advisory fees that we have not yet earned, you will receive a prorated refund of those fees.

Financial Planning and Consulting Services

We provide financial planning services for fixed fees that range from \$1,000 to \$100,000 or based on an hourly rate of \$200. An estimate of the total time/cost will be determined at the start of the advisory relationship. In limited circumstances, the cost/time could potentially exceed the initial estimate. In such cases, we will notify you and request that you approve the additional fee. Our financial planning fees may be due and payable in advance of the services rendered or we may require a portion of the fee to be paid in advance with the remainder due upon completion of the services. In some cases, we may provide financial planning services based on an annual retainer. For annual retainer services, we will generally charge a fixed fee, payable on a quarterly basis, in advance or arrears.

We provide consulting services based on an hourly rate of \$200 which is due upon completion of services rendered.

Our fees are negotiable and will depend on the scope and complexity of the plan/services provided, your situation, and your financial objectives. We will not require prepayment of a fee more than six months in advance and in excess of \$500.

In our discretion, we may provide certain financial planning services at no additional cost to our portfolio management clients. However, the determination to waive the financial planning fee will be made based on the scope and complexity of the services provided.

If you did not receive this Disclosure Brochure at least forty-eight (48) hours prior to signing the financial planning agreement you may terminate the agreement without penalty and receive a full refund within five (5) business days of signing the agreement. Thereafter, you may terminate the financial planning agreement upon written notice to our firm. You will incur a pro rata charge for

services rendered prior to the termination of the financial planning agreement, which means you will incur advisory fees for the portion of work performed or only in proportion to the number of days in the billing period (for retainer services) for which you are a client. If you have pre-paid advisory fees that we have not yet earned, you will receive a prorated refund of those fees.

In some cases we may waive or offset the financial planning fees should you choose to implement the advice by purchasing insurance products through associated persons of our firm acting as insurance agents. We reserve the right to determine whether the financial planning fees will be waived or offset by the fees earned in the implementation process. However, you are under no obligation to act on our financial planning recommendations.

Selection of Other Advisers

We will include the assets under management at the MM when calculating our portfolio management fee stated above. We do not receive compensation from the MM's for this service. Advisory fees that you pay to the MM are separate and apart from our fees and are established and payable in accordance with the Form ADV Part 2 or other equivalent disclosure document provided by each MM to whom you are referred. These fees may or may not be negotiable. You should review the recommended MM's brochure for information on its fees and services.

You will be required to sign an agreement directly with the recommended MM(s). You may terminate your advisory relationship with the MM according to the terms of your agreement with the MM. You should review each MM's brochure for specific information on how you may terminate your advisory relationship with the MM and how you may receive a refund, if applicable. You should contact the MM directly for questions regarding your advisory agreement with the MM.

Additional Fees and Expenses

As part of our investment advisory services to you, we may invest, or recommend that you invest, in mutual funds and exchange traded funds. We will invest your account, when suitable, in no load mutual funds. The fees that you pay to our firm for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds or exchange traded funds (described in each fund's prospectus) to their shareholders. These fees will generally include a management fee and other fund expenses. You will also incur transaction charges and/or brokerage fees when purchasing or selling securities. These charges and fees are typically imposed by the broker-dealer or custodian through whom your account transactions are executed. We do not share in any portion of the brokerage fees/transaction charges imposed by the broker-dealer or custodian. To fully understand the total cost you will incur, you should review all the fees charged by mutual funds, exchange traded funds, our firm, and others. For information on our brokerage practices, please refer to the *Brokerage Practices* section of this Brochure.

We may trade client accounts on margin. Each client must sign a separate margin agreement before margin is extended to that client account. Fees for advice and execution on these securities are based on the total asset value of the account, which includes the value of the securities purchased on margin. This creates a potential; conflict of interest where we have an incentive to encourage the use of margin to create a higher market value and therefore receive a higher fee. The use of margin may also result in interest charges in addition to all other fees and expenses associated with the security involved.

Compensation for the Sale of Other Investment Products

Insurance

Persons providing investment advice on behalf of our firm may also be licensed as independent insurance agents. These persons will earn commission-based compensation for selling insurance products, including insurance products they sell to you. Insurance commissions earned by these persons are separate and in addition to our advisory fees. This practice presents a conflict of interest because persons providing investment advice on behalf of our firm who are insurance agents have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

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

We do not accept performance-based fees or participate in side-by-side management. Side-by-side management refers to the practice of managing accounts that are charged performance-based fees while at the same time managing accounts that are not charged performance-based fees. Performance-based fees are fees that are based on a share of capital gains or capital appreciation of a client's account. Our fees are calculated as described in the *Advisory Business* section above, and are not charged on the basis of a share of capital gains upon, or capital appreciation of, the funds in your advisory account.

Item 7 Types of Clients

We offer investment advisory services to individuals, pension and profit sharing plans, trusts, estates, charitable organizations, corporations, and other business entities.

In general, we require a minimum of \$250,000 to open and maintain an advisory account. At our discretion, we may waive this minimum account size. For example, we may waive the minimum if you appear to have significant potential for increasing your assets under our management. We may also combine account values for you and your minor children, joint accounts with your spouse, and other types of related accounts to meet the stated minimum.

Third party money managers may have minimum account sizes. This disclosure will be made in the documents that are provided by the third party money manager.

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

Our Methods of Analysis and Investment Strategies

We may use one or more of the following methods of analysis or investment strategies when providing investment advice to you:

- **Fundamental Analysis** - involves analyzing individual companies and their industry groups, such as a company's financial statements, details regarding the company's product line, the experience and expertise of the company's management, and the outlook for the company and its industry. The resulting data is used to measure the true value of the company's stock compared to the current market value.
Risk: The risk of fundamental analysis is that information obtained may be incorrect and the analysis may not provide an accurate estimate of earnings, which may be the basis for a stock's value. If securities prices adjust rapidly to new information, utilizing fundamental analysis may not result in favorable performance.
- **Long-Term Purchases** - securities purchased with the expectation that the value of those securities will grow over a relatively long period of time, generally greater than one year.
Risk: Using a long-term purchase strategy generally assumes the financial markets will go up in the long-term which may not be the case. There is also the risk that the segment of the market that you are invested in or perhaps just your particular investment will go down over time even if the overall financial markets advance. Purchasing investments long-term may create an opportunity cost - "locking-up" assets that may be better utilized in the short-term in other investments.
- **Short-Term Purchases** - securities purchased with the expectation that they will be sold within a relatively short period of time, generally less than one year, to take advantage of the securities' short-term price fluctuations.
Risk: Using a short-term purchase strategy generally assumes that we can predict how financial markets will perform in the short-term which may be very difficult and will incur a disproportionately higher amount of transaction costs compared to long-term trading. There are many factors that can affect financial market performance in the short-term (such as short-term interest rate changes, cyclical earnings announcements, etc.) but may have a smaller impact over longer periods of time.
- **Margin Transactions** - a securities transaction in which an investor borrows money to purchase a security, in which case the security serves as collateral on the loan. If the value of the shares drops sufficiently, the investor will be required to either deposit more cash into the account or sell a portion of the stock in order to maintain the margin requirements of the account. This is known as a "margin call."
Risk: An investor's overall risk includes the amount of money invested plus the amount that was loaned to them.
- **Short Sales** - securities transaction in which an investor sells securities that were borrowed in anticipation of a price decline. The investor is then required to return an equal number of shares at some point in the future.
Risk: A short seller will profit if the stock goes down in price, but if the price of the shares increase, the potential losses are unlimited.
- **Options Trading/Writing** a securities transaction that involves buying or selling (writing) an option. If you write an option, and the buyer exercises the option, you are obligated to purchase or deliver a specified number of shares at a specified price at the expiration of the option regardless of the market value of the security at expiration of the option. Buying an option gives you the right to purchase or sell a specified number of shares at a specified price until the date of option.
- **Risk:** The trading of options may be highly speculative and may entail more risk than those present when investing in other types of securities. Prices of options are generally more volatile than prices of other types of securities. When trading in options, you may run the risk of losing the entire investment in a relatively short period of time. In more risky options strategies, an investor could theoretically have an unlimited risk of loss.

Our investment strategies and advice may vary depending upon each client's specific financial situation. As such, we determine investments and allocations based upon your predefined objectives, risk tolerance, time horizon, financial horizon, financial information, liquidity needs, and other various suitability factors. Your restrictions and guidelines may affect the composition of your portfolio.

We may use investment strategies that involve buying and selling securities frequently in an effort to capture significant market gains and avoid significant losses during a volatile market. However, frequent trading can negatively affect investment performance, particularly through increased brokerage and other transactional costs and taxes.

Our strategies and investments may have unique and significant tax implications. However, unless we specifically agree otherwise, and in writing, tax efficiency is not our primary consideration in the management of your assets. Regardless of your account size or any other factors, we strongly recommend that you continuously consult with a tax professional prior to and throughout the investing of your assets.

Moreover, as a result of revised IRS regulations, custodians and broker-dealers will begin reporting the cost basis of equities acquired in client accounts on or after January 1, 2011. Most custodians use the FIFO (First In First Out) accounting method as the default method for calculating the cost basis of your investments. You are responsible for contacting your tax advisor to determine if this accounting method is the right choice for you. If your tax advisor believes another accounting method is more advantageous, please provide written notice to our firm immediately and we will alert your account custodian of your individually selected accounting method. Please note that decisions about cost basis accounting methods will need to be made before trades settle, as the cost basis method cannot be changed after settlement.

Risk of Loss

Investing in securities involves risk of loss that you should be prepared to bear. We do not represent or guarantee that our services or methods of analysis can or will predict future results, successfully identify market tops or bottoms, or insulate clients from losses due to market corrections or declines. We cannot offer any guarantees or promises that your financial goals and objectives will be met. Past performance is in no way an indication of future performance.

Recommendation of Particular Types of Securities

As disclosed under the "Advisory Business" section in this Brochure, we primarily provide advice on mutual funds and exchange traded funds.

Mutual funds and exchange traded funds are professionally managed collective investment systems that pool money from many investors and invest in stocks, bonds, short-term money market instruments, other mutual funds, other securities or any combination thereof. The fund will have a manager that trades the fund's investments in accordance with the fund's investment objective. While mutual funds and ETFs generally provide diversification, risks can be significantly increased if the fund is concentrated in a particular sector of the market, primarily invests in small cap or speculative companies, uses leverage (i.e., borrows money) to a significant degree, or concentrates in a particular type of security (i.e., equities) rather than balancing the fund with different types of securities. Exchange traded funds differ from mutual funds since they can be bought and sold throughout the day like stock and their price can fluctuate throughout the day. The returns on mutual funds and ETFs can be reduced by the costs to manage the funds. Also, while some mutual funds are "no load" and charge no fee to buy into, or sell out of the fund, other types of mutual funds do charge such fees which can also reduce returns. Mutual funds can also be "closed end" or "open end". So-called "open end" mutual funds continue to allow in new investors indefinitely which can dilute other investors' interests.

Item 9 Disciplinary Information

Thrive Wealth Management, LLC has been registered and providing investment advisory services since 2013. Neither our firm nor any management persons has any reportable disciplinary information.

Item 10 Other Financial Industry Activities and Affiliations

Two of our principals have a controlling ownership interest in a financial planning services firm, Singularity Planning Group, LLC. Thrive personnel provide financial planning services to customers of Singularity for a fee. The affiliation does not impose any conflicts of interest with Thrive's advisory business or the services offered to Thrive's clients. Financial planning services are client-specific, and based on each client's personal financial condition, investment objectives and risk tolerances. There are no financial or other incentives to advantage or disadvantage clients of one company in relation to clients of the other company.

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

Description of Our Code of Ethics

We strive to comply with applicable laws and regulations governing our practices. Therefore, our Code of Ethics includes guidelines for professional standards of conduct for our Associated Persons. Our goal is to protect your interests at all times and to demonstrate our commitment to our fiduciary duties of honesty, good faith, and fair dealing with you. All of our Associated Persons are expected to adhere strictly to these guidelines. Persons associated with our firm are also required to report any violations of our Code of Ethics. Additionally, we maintain and enforce written policies reasonably designed to prevent the misuse or dissemination of material, non-public information about you or your account holdings by persons associated with our firm.

Clients or prospective clients may obtain a copy of our Code of Ethics by contacting us at the telephone number on the cover page of this brochure.

Participation or Interest in Client Transactions

Neither our firm nor any of our Associated Persons has any material financial interest in client transactions beyond the provision of investment advisory services as disclosed in this Brochure.

Personal Trading Practices

Our firm or persons associated with our firm may buy or sell securities for you at the same time we or persons associated with our firm buy or sell such securities for our own account. We may also combine our orders to purchase securities with your orders to purchase securities ("block trading"). Please refer to the "Brokerage Practices" section in this Brochure for information on our block trading practices.

A conflict of interest exists in such cases because we have the ability to trade ahead of you and potentially receive more favorable prices than you will receive. To mitigate this conflict of interest, it is our policy that we shall not have priority over your account in the purchase or sale of securities.

Item 12 Brokerage Practices

We primarily use SEI (or its affiliates) as the custodian for client accounts.

We also recommend the brokerage and custodial services of Mid Atlantic Trust Company and Fidelity Investments and its affiliates (collectively referred to as "Fidelity") for investment management accounts.

We may receive from Fidelity, without cost to our firm, computer software and related systems support, which allow the us to better monitor client accounts maintained at Fidelity. We may receive the software and related support without cost because we render investment management services to clients that maintain assets at Fidelity. The software and related systems support may benefit our Firm, but not our clients directly. In fulfilling our duties to our clients, we endeavor at all times to put the interests of our clients first. Clients should be aware; however, that our receipt of economic benefits from a broker-dealer creates a conflict of interest since these benefits may influence our choice of broker-dealer over another broker-dealer that does not furnish similar software, systems support, or services.

Additionally, we may receive the following benefits from Fidelity through the Fidelity Registered Investment Advisor Group: receipt of duplicate client confirmations and bundled duplicate statements; access to a trading desk that exclusively services its Registered Investment Advisor Group participants; access to block trading which provides the ability to aggregate securities transactions and then allocate the appropriate shares to client accounts; and access to an electronic communication network for client order entry and account information.

As a fiduciary, we endeavor to act in the best interests of our clients. However, our recommendation that you maintain your assets in accounts at Fidelity may be based in part on benefits provided to us by 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 to us, which may create a potential conflict of interest.

We believe that SEI (and it affiliates), Fidelity and Mid Atlantic Trust Company provide quality execution services for you at competitive prices. Price is not the sole factor we consider in evaluating best execution. We also consider the quality of the brokerage services provided, including the value of the firm's reputation, execution capabilities, commission rates, and responsiveness to our clients and our firm. In recognition of the value of the services SEI (and its affiliates), Fidelity and Mid Atlantic Trust Company provide, you may pay higher commissions and/or trading costs than those that may be available elsewhere.

Directed Brokerage

In limited circumstances, and at our discretion, some clients may instruct our firm to use one or more particular brokers for the transactions in their accounts. If you choose to direct our firm to use a particular broker, you should understand that this might prevent our firm from aggregating trades with other client accounts. This practice may also prevent our firm from obtaining favorable net price and execution. Thus, when directing brokerage business, you should consider whether the commission expenses, execution, clearance, and settlement capabilities that you will obtain through your broker are adequately favorable in comparison to those that we would otherwise obtain for you.

Block Trades

We may, but are not obligated to, combine multiple orders for shares of the same securities purchased for advisory accounts we manage (this practice is commonly referred to as "block trading"). In the event we engage in block trading, we will distribute a portion of the shares to participating accounts in a fair and equitable manner. The distribution of the shares purchased is typically proportionate to the size of the account, but it is not based on account performance or the amount or structure of management fees. Subject to our discretion regarding factual and market conditions, when we combine orders, each participating account pays an average price per share for all transactions and pays a proportionate share of all transaction costs on any given day. Accounts owned by our firm or persons associated with our firm may participate in block trading with your accounts; however, they will not be given preferential treatment.

We may combine multiple orders for shares of the same securities purchased for discretionary accounts; however, we do not combine orders for non-discretionary accounts. In the event accounts are not block traded, you may pay different prices for the same securities transactions than other clients pay, we may not be able to buy and sell the same quantities of securities for you and you may pay higher commissions, fees, and/or transaction costs than if orders were block traded.

Item 13 Review of Accounts

Stephen Erfle and/or Michael Ptaszewski, Managing Members, will monitor portfolio management accounts on an ongoing basis and will re-balance your portfolio(s) as market conditions and your circumstances change. In addition, we will conduct internal account reviews on at least a quarterly basis to ensure that the advisory services provided to you are consistent with your stated investment needs and objectives. Additional reviews may be conducted based on various circumstances, including, but not limited to:

- changes in your financial circumstances;
- contributions and withdrawals;
- year-end tax planning;
- market moving events;
- security specific events; and/or,
- Changes in your risk/return objectives.

We also offer an in person or telephonic consultation with clients, on at least an annual basis, to discuss the performance of your account. Portfolio management clients will receive trade confirmations and monthly or quarterly statements from your account custodian(s).

If you are a financial planning client, upon your request, we may review/update your plan subject to our then current hourly rate or annual reviews/updates may be provided as part of financial planning retainer services.

Item 14 Client Referrals and Other Compensation

We have an agreement with Hayden, Miller Nelson & Yoder, P.C. (HMNY) in which we compensate (HMNY) for advisory client referrals. The relationship between Thrive and HMNY are defined in an independent contractor agreement. Pursuant to this agreement, all investment advisory services will be provided to clients by Thrive, and all investment advisory fees will be paid to Thrive in accordance with the terms and conditions of the investment advisory agreement to be executed between client and Thrive. HMNY will be compensated from a percentage of the fees the client will pay to Thrive. The client

will not pay any additional fees, and will not incur any additional costs, due to the compensation Thrive pays to HMNY. The fees that the client will pay to Thrive for investment advisory services are the same fees paid by clients who are not referred by HMNY.

Prior to the referral, HMNY will provide the referred client with a solicitor disclosure, which details the relationship between Thrive and HMNY and the compensation to be paid to HMNY for the referral. The referred client will also receive a copy of this disclosure brochure.

Item 15 Custody

We may directly debit your account(s) for the payment of our advisory fees. This ability to deduct our advisory fees from your account(s) causes our firm to exercise limited custody over your funds or securities. We do not have physical custody of any of your funds and/or securities. Your funds and securities will be held with a bank, broker-dealer, or other independent, qualified custodian. You will receive account statements from the independent, qualified custodian(s) holding your funds and securities at least quarterly. The account statements from your custodian(s) will indicate the amount of our advisory fees deducted from your account(s) each billing period. You should carefully review account statements for accuracy. If you have a question regarding your account statement or if you did not receive a statement from your custodian, please contact us directly at the telephone number on the cover page of this brochure.

Item 16 Investment Discretion

You may grant our firm discretion over the selection and amount of securities to be purchased or sold for your account(s) without obtaining your consent or approval prior to each transaction. You may specify investment objectives, guidelines, and/or impose certain conditions or investment parameters for your account(s). For example, you may specify that the investment in any particular stock or industry should not exceed specified percentages of the value of the portfolio and/or restrictions or prohibitions of transactions in the securities of a specific industry or security. Please refer to the *Advisory Business* section in this Brochure for more information on our discretionary management services.

If you choose to enter into a non-discretionary arrangement with our firm, we will obtain your approval prior to the execution of any transactions for your account(s).

Item 17 Voting Client Securities

Proxy Voting

We will not vote proxies on behalf of advisory accounts. At your request, we may offer you advice regarding corporate actions and the exercise of your proxy voting rights. If you own shares of common stock or mutual funds, you are responsible for exercising your right to vote as a shareholder.

In most cases, you will receive proxy materials directly from the account custodian. However, in the event we were to receive any written or electronic proxy materials, the materials would be forwarded directly to you by mail, unless you have authorized the firm to contact you by electronic mail, in which case, we would forward any electronic solicitation to vote proxies.

Item 18 Financial Information

We are not required to provide financial information to our clients because we do not:

- Require the prepayment of more than \$500 in fees and six or more months in advance, or
- Take custody of client funds or securities, or
- Have a financial condition that is reasonably likely to impair our ability to meet our commitments to you.

Item 20 Additional Information

Your Privacy

We view protecting your private information as a top priority. Pursuant to applicable privacy requirements, we have instituted policies and procedures to ensure that we keep your personal information private and secure.

We do not disclose any nonpublic personal information about you to any non affiliated third parties, except as permitted by law. In the course of servicing your account, we may share some information with our service providers, such as transfer agents, custodians, broker-dealers, accountants, consultants, and attorneys.

We restrict internal access to nonpublic personal information about you to employees who need that information in order to provide products or services to you. We maintain physical and procedural safeguards that comply with regulatory standards to guard your nonpublic personal information and to ensure our integrity and confidentiality. We will not sell information about you or your accounts to anyone. We do not share your information unless it is required to process a transaction, at your request, or required by law.

You will receive a copy of our privacy notice prior to or at the time you sign an advisory agreement with our firm. Thereafter, we will deliver a copy of the current privacy policy notice to you on an annual basis.

Please contact our main office at the telephone number on the cover page of this brochure if you have any questions regarding this policy.

Trade Errors

From time-to-time we may make an error in submitting a trade order on your behalf. In these situations, our policy is to restore your account to the position it should have been in had the trading error not occurred. Depending on the circumstances, corrective actions may include canceling the trade, adjusting an allocation, and/or reimbursing the account.

**Stephen P. Erfle
(CRD #4845587)**

Thrive Wealth Management, LLC
2650 Audubon Road
Audubon, PA 19403

Telephone: 215-376-5530
Facsimile: 215-376-5532

June 1, 2018

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Stephen Erfle that supplements the Thrive Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact us at 215-376-5530 if you did not receive Thrive Wealth Management, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Steve Erfle is available on the SEC's website at www.adviserinfo.sec.gov.

Form ADV Brochure Supplement for Stephen Erfle

Item 2 Educational Background and Business Experience

Your Financial Adviser: Stephen Erfle

Year of Birth: 1981

Education:

- Ursinus College, BA, 05/2003
- Saint Joseph's University, MBA, 05/2007

Business Background:

- Thrive Wealth Management, LLC, Managing Member, 10/2013- Present
 - United Capital Financial Advisers, Investment Adviser Representative, 09/2011 - 10/2013
 - Legacy Advisors, LLC, Investment Adviser Representative, 03/2008 - 09/2011
 - SEI Investment Management Corp, Account Executive, 07/2004 - 03/2008
-

Certifications:

Certified Financial Planner™ (CFP®) : The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements: Education - Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning; Examination - Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances; Experience - Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and Ethics - Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals. Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks: Continuing Education - Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and Ethics - Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide

financial planning services in the best interests of their clients. CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Item 3 Disciplinary Information

Form ADV Part 2B requires disclosure of certain criminal or civil actions, administrative proceedings, and self-regulatory organization proceedings, as well as certain other proceedings related to suspension or revocation of a professional attainment, designation, or license. Mr. Stephen Erfle has no required disclosures under this item.

Item 4 Other Business Activities

Stephen Erfle is separately licensed as an independent insurance agent. In this capacity, he can effect transactions in fixed insurance products for his clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Mr. Erfle for fixed insurance related activities. This potentially presents a conflict of interest because Mr. Erfle may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Mr. Erfle also provides financial planning services for clients of Singularity Planning Group, LLC, a related financial planning services company. There are no conflicts of interest between the financial planning services Mr. Erfle provides to Singularity clients and the financial planning and investment advisory services that Mr. Erfle provides to Thrive clients. Financial planning services are client-specific, and based on each client's personal financial condition, investment objectives and risk tolerances.

Item 5 Additional Compensation

Please refer to the *Other Business Activities* section above for disclosures on Mr. Erfle's receipt of additional compensation as a result of his activities as a licensed insurance agent.

Item 6 Supervision

Both Stephen Erfle, Managing Member and Michael Ptaszenski, Managing Member, form investment decisions and recommendations on a joint basis. All investment advisory accounts and financial plans are reviewed by these individuals. You may contact Stephen Erfle at 215-376-5530.

Item 7 Requirements for State Registered Advisers

Stephen Erfle does not have, or has ever had, any reportable arbitration claims, has not been found liable in a reportable civil, self-regulatory organization or administrative proceeding, and has not been the subject of a bankruptcy petition.

**Michael A. Ptaszenski
(CRD #4800366)**

**Thrive Wealth Management, LLC
2650 Audubon Road
Audubon, PA 19403**

**Telephone: 215-376-5530
Facsimile: 215-376-5532**

June 1, 2018

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Michael Ptaszenski that supplements the Thrive Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact us at 215-376-5530 if you did not receive Thrive Wealth Management, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Michael Ptaszenski is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Your Financial Adviser: Michael Ptaszewski

Year of Birth: 1981

Education: Saint Joseph's University, Masters of Business Administration, 2007

University of Pittsburgh, Bachelor of Science in Business Administration, 2003

Business Background:

- Thrive Wealth Management, LLC, Managing Member, 10/2013 - Present
- United Capital Financial Advisers, Investment Adviser Representative, 12/2011 - 10/2013
- SEI Investments Distribution Company, Registered Representative, 03/2008 - 12/2011
- SEI Investment Management Corp, Investment Adviser Representative, 12/2007 - 12/2011

Certifications:

Certified Financial Planner™ (CFP®) : The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements: Education - Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning; Examination - Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances; Experience - Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and Ethics - Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals. Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks: Continuing Education - Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and Ethics - Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients. CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Item 3 Disciplinary Information

Form ADV Part 2B requires disclosure of certain criminal or civil actions, administrative proceedings, and self-regulatory organization proceedings, as well as certain other proceedings related to suspension or revocation of a professional attainment, designation, or license. Mr. Michael Ptaszewski has no required disclosures under this item.

Item 4 Other Business Activities

Michael Ptaszenski also provides financial planning services for clients of Singularity Planning Group, LLC, a related financial planning services company. There are no conflicts of interest between the financial planning services Mr. Ptaszenski provides to Singularity clients and the financial planning and investment advisory services that Mr. Ptaszenski provides to Thrive clients. Financial planning services are client-specific, and based on each client's personal financial condition, investment objectives and risk tolerances.

Item 5 Additional Compensation

Michael Ptaszenski does not receive any additional compensation for providing advisory services beyond the fee based compensation he receives as managing member of Thrive Wealth Management, LLC.

Item 6 Supervision

Both Michael Ptaszenski, Managing Member and Stephen Erfle, Managing Member, form investment decisions and recommendations on a joint basis. All investment advisory accounts and financial plans are reviewed by these individuals. You may contact Michael Ptaszenski at 215-376-5530.

Item 7 Requirements for State Registered Advisers

Michael Ptaszenski does not have, or has ever had, any reportable arbitration claims, has not been found liable in a reportable civil, self-regulatory organization or administrative proceeding, and has not been the subject of a bankruptcy petition.

Norman S. MacQueen III
(CRD # 1495092)

Thrive Wealth Management, LLC
2650 Audubon Road
Audubon, PA 19403

Telephone: 215-376-5530
Facsimile: 215-376-5532

June 1, 2018

FORM ADV PART 2B
BROCHURE SUPPLEMENT

This brochure supplement provides information about Norman S. MacQueen III that supplements the Thrive Wealth Management, LLC brochure. You should have received a copy of that brochure. Contact us at 215-376-5530 if you did not receive Thrive Wealth Management, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Norman S. MacQueen III (CRD # 1495092) is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Norman S. MacQueen III

Year of Birth: 1965

Formal Education After High School:

- Eastern College, MBA, Finance, 1994
- West Chester University, BS, Economics, 1988
- Delaware County Community College, AS, Business Administration, 1986

Business Background:

- Thrive Wealth Management, LLC, Investment Adviser Representative, 5/2015 - Present
 - Northeast Advisers, Inc., Executive Vice President/Investment Adviser, 11/2000 - 4/2015
-

Item 3 Disciplinary Information

Form ADV Part 2B requires disclosure of certain criminal or civil actions, administrative proceedings, and self-regulatory organization proceedings, as well as certain other proceedings related to suspension or revocation of a professional attainment, designation, or license. Mr. Norman S. MacQueen III has no required disclosures under this item.

Item 4 Other Business Activities

Mr. MacQueen also may provide financial planning services for clients of Singularity Planning Group, LLC, a related financial planning services company. There are no conflicts of interest between the financial planning services Mr. MacQueen may provide to Singularity clients and the financial planning and investment advisory services that Mr. MacQueen offers to Thrive clients. Financial planning services are client-specific, and based on each client's personal financial condition, investment objectives and risk tolerances.

Item 5 Additional Compensation

Refer to the *Other Business Activities* section above for disclosures on Mr. MacQueen III's receipt of additional compensation as a result of his other business activities.

Also, refer to the *Fees and Compensation, Client Referrals and Other Compensation, and Other Financial Industry Activities and Affiliations* section(s) of Thrive Wealth Management, LLC's firm brochure for additional disclosures on this topic.

Item 6 Supervision

In the supervision of our associated persons, advice provided is limited based on the restrictions set by Thrive Wealth Management, LLC, and by internal decisions as to the types of investments that may be included in client portfolios. We conduct periodic reviews of client holdings and documented suitability information to provide reasonable assurance that the advice provided remains aligned with each client's stated investment objectives and with our internal guidelines.

My supervisor is: Michael A. Ptaszenski, Managing Member

Supervisor phone number: 215-376-5530.

Item 7 Requirements for State Registered Advisers

Norman S. MacQueen III does not have any reportable arbitration claims, has not been found liable in a reportable civil, self-regulatory organization or administrative proceeding, and has not been the subject of a bankruptcy petition.

Michael P. Stanton
(CRD # 5683245)

Thrive Wealth Management, LLC
2650 Audubon Road
Audubon, PA 19403

Telephone: 215-376-5530
Facsimile: 215-376-5532

June 1, 2018

FORM ADV PART 2B
BROCHURE SUPPLEMENT

This brochure supplement provides information about Michael P. Stanton that supplements the Thrive Wealth Management, LLC brochure. You should have received a copy of that brochure. Contact us at 215-376-5530 if you did not receive Thrive Wealth Management, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Michael P. Stanton (CRD # 5683245) is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Michael P. Stanton

Year of Birth: 1986

Formal Education After High School:

- University of Scranton, BS Business Administration, 2008

Business Background:

- Thrive Wealth Management, LLC, Investment Adviser Representative, 7/2015 - Present
- Lincoln Investment Planning, Financial Advisor, 7/2010 - 7/2015
- New England Securities, 12/2009 - 4/2010
- Pruco Securities, LLC, 8/2009 - 3/2009

Certifications:

Certified Financial Planner™ (CFP®) : The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements: Education - Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning; Examination - Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances; Experience - Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and Ethics - Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals. Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks: Continuing Education - Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and Ethics - Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients. CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Item 3 Disciplinary Information

Form ADV Part 2B requires disclosure of certain criminal or civil actions, administrative proceedings, and self-regulatory organization proceedings, as well as certain other proceedings related to suspension or revocation of a professional attainment, designation, or license. Mr. Michael P. Stanton has no required disclosures under this item.

Item 4 Other Business Activities

Michael P. Stanton is separately licensed as an independent insurance agent. In this capacity, he can effect transactions in insurance products for his clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Mr. Stanton for insurance related activities. This presents a conflict of interest because Mr. Stanton may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Michael P. Stanton is a Consultant of Griffiths-Schreiber & Company, a Health Insurance Broker. Mr. Stanton's duties as a Consultant of Griffiths-Schreiber & Company do not create a conflict of interest to his provision of advisory services through Thrive Wealth Management, LLC.

Michael P. Stanton also may provide financial planning services for clients of Singularity Planning Group, LLC, a related financial planning services company. There are no conflicts of interest between the financial planning services Mr. Stanton may provide to Singularity clients and the financial planning and investment advisory services that Mr. Stanton offers to Thrive clients. Financial planning services are client-specific, and based on each client's personal financial condition, investment objectives and risk tolerances.

Item 5 Additional Compensation

Refer to the *Other Business Activities* section above for disclosures on Mr. Stanton's receipt of additional compensation as a result of his other business activities.

Also, refer to the *Fees and Compensation, Client Referrals and Other Compensation, and Other Financial Industry Activities and Affiliations* section(s) of Thrive Wealth Management, LLC's firm brochure for additional disclosures on this topic.

Item 6 Supervision

In the supervision of our associated persons, advice provided is limited based on the restrictions set by Thrive Wealth Management, LLC, and by internal decisions as to the types of investments that may be included in client portfolios. We conduct periodic reviews of client holdings and documented suitability information to provide reasonable assurance that the advice provided remains aligned with each client's stated investment objectives and with our internal guidelines.

My supervisor is: Michael A. Ptaszenski, Managing Member

Supervisor phone number: 215-376-5530

Item 7 Requirements for State Registered Advisers

Michael P. Stanton does not have any reportable arbitration claims, has not been found liable in a reportable civil, self-regulatory organization or administrative proceeding, and has not been the subject of a bankruptcy petition.

Loretta D. Hutchinson, CFP
1669 Edgewood Road #202
Yardley, PA 19067

Telephone: 215-302-3437

Thrive Wealth Management, LLC

2650 Audubon Road
Audubon, PA 19403

Telephone: 215-376-5530
Facsimile: 215-376-5532

June 1, 2018

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Loretta D. Hutchinson that supplements the Thrive Wealth Management, LLC brochure. You should have received a copy of that brochure. Contact us at 215-376-5530 if you did not receive Thrive Wealth Management, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Loretta D. Hutchinson (CRD # 5490081) is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Loretta D. Hutchinson, CFP

Year of Birth: 1960

Formal Education After High School:

- University of Scranton, BS Accounting, 1982
- College of New Jersey, MA Counseling Education, 2004
- American College, CFP, 2014

Business Background:

- Thrive Wealth Management, LLC, Investment Adviser Representative, 7/2016 - Present
- InSync Financial Group, LLC, Principal, 9/2014 - Present
- Financial Divorce Plan, LLC, President, 5/2012 - Present
- Centarus Financial, Inc., Registered Representative, 2/2008 - 12/2014
- Harvest Group Financial Services, Corp., Financial Planner, 6/2007 - 12/2014

Certifications: **CFP**

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP® (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 63,000 individuals have obtained CFP® certification in the United States. To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education - Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination - Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience - Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics - Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education - Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field;

and

- Ethics - Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Item 3 Disciplinary Information

Form ADV Part 2B requires disclosure of certain criminal or civil actions, administrative proceedings, and self-regulatory organization proceedings, as well as certain other proceedings related to suspension or revocation of a professional attainment, designation, or license. Ms. Loretta D. Hutchinson has no required disclosures under this item.

Item 4 Other Business Activities

Ms. Hutchinson is separately licensed as an independent insurance agent. In this capacity, she can effect transactions in insurance products for her clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Ms. Hutchinson for insurance related activities. This presents a conflict of interest because Ms. Hutchinson may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Ms. Hutchinson also serves as the President of Financial Divorce Plan, LLC ("FDP") a consultancy focused on serving the needs of individuals and couples who are considering divorce or are currently separated or divorced. Ms. Hutchinson is a Certified Divorce Financial Analyst™. Consultations under FDP are separate and apart from Ms. Hutchinson's role with the Advisor. As the President, Ms. Hutchinson performs non-investment related activities, providing financial analysis to divorced individuals and advice to divorce mediators so that divorcees can live financially stable and thriving lives. Clients of FDP may be offered advisory services through Thrive Wealth Management but are not obligated to become an advisory client to obtain the services of FDP. Clients of Thrive Wealth Management, LLC are also not obligated to engage Ms. Hutchinson through FDP. More information on the services provided through FDP can be found on the firm's website at <http://www.financialdivorceplan.com>.

Ms. Hutchinson is the Managing Partner of Lawrence Investments LLC ("Lawrence") which is the owner of wine and spirit retail stores in the State of New Jersey. As a partner of Lawrence, Ms. Hutchinson will be receiving non-investment related compensation through the ownership and management of Lawrence. There is no conflict of interest where Ms. Hutchinson will only oversee Lawrence on non-trading hours. therefore no time will be taken from servicing the clients of Thrive Wealth Management.

Ms. Hutchinson also may provide financial planning services for clients of Singularity Planning Group, LLC, a related financial planning services company. There are no conflicts of interest between the financial planning services Ms. Hutchinson may provide to Singularity clients and the financial planning and investment advisory services that Ms. Hutchinson offers to Thrive clients. Financial planning services are client-specific, and based on each client's personal financial condition, investment

objectives and risk tolerances.

Item 5 Additional Compensation

Refer to the *Other Business Activities* section above for disclosures on Ms. Hutchinson's receipt of additional compensation as a result of her other business activities.

Also, refer to the *Fees and Compensation, Client Referrals and Other Compensation, and Other Financial Industry Activities and Affiliations* section(s) of Thrive Wealth Management, LLC's firm brochure for additional disclosures on this topic.

Item 6 Supervision

In the supervision of our associated persons, advice provided is limited based on the restrictions set by Thrive Wealth Management, LLC, and by internal decisions as to the types of investments that may be included in client portfolios. We conduct periodic reviews of client holdings and documented suitability information to provide reasonable assurance that the advice provided remains aligned with each client's stated investment objectives and with our internal guidelines.

My supervisor is: Michael A. Ptaszenski, Managing Member

Supervisor phone number: 215-376-5530

Item 7 Requirements for State Registered Advisers

Loretta D. Hutchinson does not have any reportable arbitration claims, has not been found liable in a reportable civil, self-regulatory organization or administrative proceeding, and has not been the subject of a bankruptcy petition.

Matthew Donahue, CFP
(CRD #6429725)

2650 Audubon Road
Audubon, PA 19403

Telephone: 215-376-5530
Facsimile: 215-376-5532

June 1, 2018

FORM ADV PART 2B
BROCHURE SUPPLEMENT

This brochure supplement provides information about Matthew Donahue that supplements the Thrive Wealth Management, LLC brochure. You should have received a copy of that brochure. Contact us at 215-376-5530 if you did not receive Thrive Wealth Management, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Matthew Donahue (CRD # 6429725) is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Matthew Donahue

Year of Birth: 1990

Formal Education After High School:

- Ursinus College, BA Business and Economics, 2013

Business Background:

- Thrive Wealth Management, LLC, Investment Adviser Representative, 02/2018 - Present
- United Capital Financial Advisers, LLC, Investment Adviser Representative, 06/2013-02/2018

Certifications: Certified Financial Planner™ (CFP®): The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements: Education - Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning; Examination - Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances; Experience - Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and Ethics - Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals. Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks: Continuing Education - Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and Ethics - Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients. CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Item 3 Disciplinary Information

Form ADV Part 2B requires disclosure of certain criminal or civil actions, administrative proceedings,

and self-regulatory organization proceedings, as well as certain other proceedings related to suspension or revocation of a professional attainment, designation, or license. Mr. Matthew Donahue has no required disclosures under this item.

Item 4 Other Business Activities

Matthew Donahue also may provide financial planning services for clients of Singularity Planning Group, LLC, a related financial planning services company. There are no conflicts of interest between the financial planning services Mr. Donahue may provide to Singularity clients and the financial planning and investment advisory services that Mr. Donahue offers to Thrive clients. Financial planning services are client-specific, and based on each client's personal financial condition, investment objectives and risk tolerances.

Item 5 Additional Compensation

Refer to the *Other Business Activities* section above for disclosures on Mr. Donahue's receipt of additional compensation as a result of his other business activities.

Also, refer to the *Fees and Compensation, Client Referrals and Other Compensation, and Other Financial Industry Activities and Affiliations* section(s) of Thrive Wealth Management, LLC's firm brochure for additional disclosures on this topic.

Item 6 Supervision

In the supervision of our associated persons, advice provided is limited based on the restrictions set by Thrive Wealth Management, LLC, and by internal decisions as to the types of investments that may be included in client portfolios. We conduct periodic reviews of client holdings and documented suitability information to provide reasonable assurance that the advice provided remains aligned with each client's stated investment objectives and with our internal guidelines.

Mr. Donahue's supervisor is Michael A. Ptaszenski, Managing Member

Supervisor phone number: 215-376-5530

Item 7 Requirements for State Registered Advisers

Matthew Donahue does not have any reportable arbitration claims, has not been found liable in a reportable civil, self-regulatory organization or administrative proceeding, and has not been the subject of a bankruptcy petition.

Melissa Marie Pohlig, CFP
(CRD #6940436)

2650 Audubon Road
Audubon, PA 19403

Telephone: 215-376-5530
Facsimile: 215-376-5532

June 1, 2018

FORM ADV PART 2B
BROCHURE SUPPLEMENT

This brochure supplement provides information about Melissa Marie Pohlig that supplements the Thrive Wealth Management, LLC brochure. You should have received a copy of that brochure. Contact us at 215-376-5530 if you did not receive Thrive Wealth Management, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Melissa Marie Pohlig (CRD # 6940436) is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Melissa Marie Pohlig

Year of Birth: 1989

Formal Education After High School:

- University of Maryland, BS Marketing, 2012

Business Background:

- Thrive Wealth Management, LLC, Investment Adviser Representative, 04/2018 - Present
- SEI Securities, Inc., Product Manager, 06/2012-04/2018

Certifications: Certified Financial Planner™ (CFP®): The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements: Education - Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning; Examination - Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances; Experience - Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and Ethics - Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals. Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks: Continuing Education - Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and Ethics - Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients. CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Item 3 Disciplinary Information

Form ADV Part 2B requires disclosure of certain criminal or civil actions, administrative proceedings, and self-regulatory organization proceedings, as well as certain other proceedings related to suspension or revocation of a professional attainment, designation, or license. Ms. Pohlig has no required disclosures under this item.

Item 4 Other Business Activities

Melissa Pohlig also may provide financial planning services for clients of Singularity Planning Group, LLC, a related financial planning services company. There are no conflicts of interest between the financial planning services Ms. Pohlig may provide to Singularity clients and the financial planning and investment advisory services that Ms. Pohlig offers to Thrive clients. Financial planning services are client-specific, and based on each client's personal financial condition, investment objectives and risk tolerances.

Item 5 Additional Compensation

Refer to the *Other Business Activities* section above for disclosures on Ms. Pohlig's receipt of additional compensation as a result of his other business activities.

Also, refer to the *Fees and Compensation, Client Referrals and Other Compensation, and Other Financial Industry Activities and Affiliations* section(s) of Thrive Wealth Management, LLC's firm brochure for additional disclosures on this topic.

Item 6 Supervision

In the supervision of our associated persons, advice provided is limited based on the restrictions set by Thrive Wealth Management, LLC, and by internal decisions as to the types of investments that may be included in client portfolios. We conduct periodic reviews of client holdings and documented suitability information to provide reasonable assurance that the advice provided remains aligned with each client's stated investment objectives and with our internal guidelines.

Ms. Pohlig's supervisor is Michael A. Ptaszewski, Managing Member

Supervisor phone number: 215-376-5530

Item 7 Requirements for State Registered Advisers

Melissa Pohlig does not have any reportable arbitration claims, has not been found liable in a reportable civil, self-regulatory organization or administrative proceeding, and has not been the subject of a bankruptcy petition.

Brian Douglas Hipwell
(CRD #6823352)

2650 Audubon Road
Audubon, PA 19403

Telephone: 215-376-5530
Facsimile: 215-376-5532

June 1, 2018

FORM ADV PART 2B
BROCHURE SUPPLEMENT

This brochure supplement provides information about Brian Douglas Hipwell that supplements the Thrive Wealth Management, LLC brochure. You should have received a copy of that brochure. Contact us at 215-376-5530 if you did not receive Thrive Wealth Management, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Brian Douglas Hipwell (CRD # 6823352) is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Brian Douglas Hipwell

Year of Birth: 1994

Formal Education After High School:

- _Bucknell University, BA Economics, 2017

Business Background:

- Thrive Wealth Management, LLC, Investment Adviser Representative, 11/2017 - Present
- Santander Bank, N.A., 06/2017-10/2017

Item 3 Disciplinary Information

Form ADV Part 2B requires disclosure of certain criminal or civil actions, administrative proceedings, and self-regulatory organization proceedings, as well as certain other proceedings related to suspension or revocation of a professional attainment, designation, or license. Mr. Hipwell has no required disclosures under this item.

Item 4 Other Business Activities

Brian Douglas Hipwell also may provide financial planning services for clients of Singularity Planning Group, LLC, a related financial planning services company. There are no conflicts of interest between the financial planning services Mr. Hipwell may provide to Singularity clients and the financial planning and investment advisory services that Mr. Hipwell offers to Thrive clients. Financial planning services are client-specific, and based on each client's personal financial condition, investment objectives and risk tolerances.

Item 5 Additional Compensation

Refer to the *Other Business Activities* section above for disclosures on Mr. Hipwell's receipt of additional compensation as a result of his other business activities.

Also, refer to the *Fees and Compensation, Client Referrals and Other Compensation, and Other Financial Industry Activities and Affiliations* section(s) of Thrive Wealth Management, LLC's firm brochure for additional disclosures on this topic.

Item 6 Supervision

In the supervision of our associated persons, advice provided is limited based on the restrictions set by Thrive Wealth Management, LLC, and by internal decisions as to the types of investments that may be included in client portfolios. We conduct periodic reviews of client holdings and documented suitability information to provide reasonable assurance that the advice provided remains aligned with each client's stated investment objectives and with our internal guidelines.

Mr. Hipwell's supervisor is Michael A. Ptaszenski, Managing Member

Supervisor phone number: 215-376-5530

Item 7 Requirements for State Registered Advisers

Brian Douglas Hipwell does not have any reportable arbitration claims, has not been found liable in a reportable civil, self-regulatory organization or administrative proceeding, and has not been the subject of a bankruptcy petition.