

Form ADV Part 2B – Individual Disclosure Brochure



RIVER'S EDGE
WEALTH MANAGEMENT

Trevor M. York

CRD No. 6800601

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(412) 526-8939

Effective: July 25, 2021

This brochure supplement provides information about your Investment Advisor Representative that supplements the firm disclosure brochure. You should have received a copy of the firm brochure that describes the investment advisory services offered through Trevor M. York a registered investment advisor. Please contact Trevor M. York at the telephone number above if you did not receive their brochure or if you have any questions about the contents of this supplement. Additional information about your Investment Advisor Representative is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 - Educational Background and Business Experience

This section of the brochure supplement includes the supervised person's name, age (or year of birth), formal education after high school, and business background (including an identification of the specific positions held) for the preceding five years.

Trevor M. York
Year of birth: 1991

Education

The following information details your Financial the firm's formal education. If a degree was attained, the type of the degree will be listed next to the name of the institution. If a degree is not listed, the Financial the firm attended the institution but did not attain a degree.

Duquesne University, Executive Certificate in Financial Planning, 2019

Geneva College, Bachelor of Science in Business Administration, 2014

Certified Financial Planner™ - 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.

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.

Retirement Income Certified Profession™ (RICP®)

Offered by The American College. Prerequisites: Three years of professional experience. Education Required: Three required courses, equivalent of Nine (9) semester credit hours. Examination type: Final course exam for each course: closed book, proctored. Continuing Education Requirements: 15 hours of continuing education every two years.

Business Experience

The following information details your Financial the firm’s business experience for at least the past 5 years.

River’s Edge Wealth Management, LLC – Investment Advisor Representative & Chief Compliance Officer
03/2021 – Present

EWA, LLC – Investment Advisor Representative & Chief Compliance Officer
04/2020 – 07/2021

Northwestern Mutual Wealth Management Company – Investment Advisor Representative
02/2018 – 06/2020

Northwestern Mutual Investment Services – LLC, Registered Representative
08/2017 – 06/2020

Item 3 - Disciplinary Information

This section includes any legal or disciplinary events and material to a client's or prospective client's evaluation of the supervised person.

There are no legal or disciplinary events required to be disclosed in response to this item. Any such disciplinary information would be available at www.adviserinfo.sec.gov.

Item 4 - Other Business Activities

This section includes any relationship between the advisory business and the supervised person's other financial industry activities that create a material conflict of interest with clients and describes the nature of the conflict and generally how it is addressed. If the supervised person is actively engaged in any investment-related business or occupation, including if the supervised person is registered, or has an application pending to register, as a broker-dealer, registered representative of a broker-dealer, futures commission merchant ("FCM"), commodity pool operator ("CPO"), commodity trading advisor ("CTA"), or an associated person of an FCM, CPO, or CTA, the business relationship, if any, between the advisory business and the other business is disclosed below.

Insurance Agent

Mr. York is a licensed insurance agent through numerous insurance companies. In such a capacity, he offers insurance products and receives normal and customary commissions. This presents a conflict of interest to the extent that he recommends the purchase of an insurance product which results in a commission being paid to him as an insurance agent. Mr. York can recommend insurance products to advisory clients and earn commission compensation from the sale of insurance products if clients purchase those products. The insurance products sold are through various third-party non-affiliated insurance companies.

Item 5 - Additional Compensation

This section includes details regarding if someone who is not a client provides an economic benefit to the supervised person for providing advisory services. For purposes of this Item, economic benefits include sales awards and other prizes, but not the supervised person's regular salary, if any.

Mr. York can receive "compensation" from product sponsors such as gifts valued at generally less than \$100, an occasional dinner or tickets to a sporting event, reimbursement for educational/training events or marketing/advertising expenses.

Mr. York can receive "compensation" such as bonuses, awards, stock options or attendance at conferences, forums and/or events.

Item 6 – Supervision

This section explains how the firm provides supervisory oversight.

River's Edge Wealth Management, LLC maintains a supervisory structure and system reasonably designed to prevent violations of the Investment Advisers Act of 1940.

- Adherence to the firm's policies and procedures;
- Post review of all trades executed in client accounts;
- Adherence to the firm's standards for client meetings;
- Pre-approval of materials provided to clients;
- Completion of various compliance forms including: Quarterly Personal Securities Transactions, Annual Holdings Reports, Annual Attestation of the firm's Policies and Procedures Manual, Code of Ethics and Privacy Notice;
- Notes of all client communication in the firm's client management database; and Completion and adherence to investment policy statements or the like for each client.

The Chief Compliance Officer, is responsible for administering the policies and procedures for investment advisory activities and for regularly evaluating their effectiveness. Trevor M. York serves as the Chief Compliance Officer and can be reached at (412) 526-8939.

Item 7 – Requirements For State Registered Advisers

This disclosure is required and is provided for your use in evaluating this investment advisor representative's suitability.

Mr. York has NOT been involved in any of the events listed below.

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
 - a) an investment or an investment-related business or activity;
 - b) fraud, false statement(s), or omissions;
 - c) theft, embezzlement, or other wrongful taking of property;
 - d) bribery, forgery, counterfeiting, or extortion; or,
 - e) dishonest, unfair, or unethical practices.
2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
 - a) an investment or an investment-related business or activity;
 - b) fraud, false statement(s), or omissions;
 - c) theft, embezzlement, or other wrongful taking of property;
 - d) bribery, forgery, counterfeiting, or extortion; or,
 - e) dishonest, unfair, or unethical practices.

Mr. York has NOT been the subject of a bankruptcy petition at any time.