

## **Brochure**

### **Form ADV Part 2A**

#### **Item 1 - Cover Page**



**CRD# 148284**

11175 Cicero Drive  
Suite 510  
Alpharetta, Georgia 30022

(678) 390-3300

**[www.RedwoodWM.com](http://www.RedwoodWM.com)**

**March 8, 2021**

This Brochure provides information about the qualifications and business practices of Redwood Wealth Management, LLC. If you have any questions about the contents of this Brochure, please contact us at (678) 390-3300 or [info@redwoodwm.com](mailto:info@redwoodwm.com). The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state authority.

Redwood Wealth Management, LLC is an investment advisory firm registered with the appropriate regulatory authority. Registration does not imply a certain level of skill or training. Additional information about RWM also is available on the SEC's website at [www.AdviserInfo.sec.gov](http://www.AdviserInfo.sec.gov).

#### **Item 2 - Material Changes**

This Brochure is prepared in the revised format required by the SEC beginning in 2011. Registered Investment Advisers are required to use this format to inform clients of the nature of advisory services provided, types of clients served, fees charged, potential conflicts of interest and other information. The Brochure requirements include providing a Summary of Material Changes (the "Summary") reflecting any change to our policies, practices, or conflicts of interest made since our last required "annual update" filing. In the event of any material changes, such Summary is provided to all clients within 120 days of our fiscal year-end. Our last annual update was filed on March 10, 2020. Of course the complete Brochure is available to you at any time upon request.

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## ***Item 4 - Advisory Business***

### General Information

In 2009, Redwood Wealth Management, LLC ("RWM") succeeded Niagara Financial Advisors, which was founded in 2001.

Steinberger Incorporated (owned by Lane Steinberger), and Redwood Financial Services, Inc. (owned by Shawn Meade) are the principal owners of RWM. Please see ***Brochure Supplements***, Exhibit A, for more information on these principal owners and other individuals who formulate investment advice and have direct contact with clients, or have discretionary authority over client accounts.

As of January 31, 2020, RWM managed \$278,066,148 on a discretionary basis, and no assets on a non-discretionary basis.

### **SERVICES PROVIDED**

We provide financial planning, portfolio management and general consulting services to our clients. At the outset of each client relationship, we spend time with you, asking questions, discussing your investment experience and financial circumstances, and broadly identifying your major goals.

You may elect to retain us to prepare a full financial plan. This written report is presented to you for consideration. In most cases, clients subsequently retain us to manage the investment portfolio on an ongoing basis.

For those financial planning clients making this election, and for other clients who do not need financial planning but retain us for portfolio management services, based on all the information initially gathered, we generally develop:

- a financial outline for you based on your financial circumstances and goals, and your risk tolerance level (the "Financial Profile" or "Profile");
- your investment objectives and guidelines (the "Investment Plan" or "Plan").

The Financial Profile is a reflection of your current financial picture and a look to your future goals. The Investment Plan outlines the types of investments we will make on your behalf to meet those goals. The Profile and the Plan are discussed regularly with you, but are not necessarily written documents.

Where we provide general consulting services, we will work with you to prepare an appropriate summary of the specific project(s) to the extent necessary or advisable under the circumstances.

With respect to any account for which we meet the definition of a fiduciary under Department of Labor rules, we acknowledge that both RWM and our Related Persons are acting as fiduciaries. Additional disclosure may be found elsewhere in this Brochure or in the written agreement between RWM and the client.

### Financial Planning

One of the services we offer is financial planning, as described below. This service may be provided as a stand-alone service, or may be coupled with ongoing portfolio management. Financial planning may include advice that addresses one or more areas of your financial situation, such as estate planning, risk management, budgeting and cash flow controls, retirement planning, education

funding, and investment portfolio design. Depending on your particular situation, financial planning will generally include some or all of the following, as applicable:

- Preparation of an annual net worth statement;
- Create a cash flow statement;
- Review current investments and make recommendations thereon;
- Review your most recent tax returns and provide tax planning advice or tax preparation services;
- Review your life insurance and disability insurance and make recommendations thereon;
- Review your estate plan and make recommendations thereon;
- Complete a retirement analysis; and
- Provide education planning advice.

Once financial planning advice is given, you may choose to have us implement your financial plan and manage your investment portfolio on an ongoing basis. However, you are under no obligation to act upon any of the recommendations made by us under a financial planning engagement and/or engage the services of any recommended professional.

#### Portfolio Management

As described above, at the beginning of a client relationship, we meet with you, gather information, and perform research and analysis as necessary to develop your Investment Plan. The Investment Plan will be updated from time to time when requested by you, or when determined to be necessary or advisable by us based on updates to your financial or other circumstances.

To implement your Investment Plan, we will manage your investment portfolio on a discretionary basis. As a discretionary investment adviser, we will have the authority to supervise and direct your portfolio without prior consultation with you.

Notwithstanding the foregoing, you may impose certain written restrictions on us in the management of your investment portfolio, such as prohibiting the inclusion of certain types of investments in your investment portfolio or prohibiting the sale of certain investments held in the account at the commencement of the relationship. You should note, however, that restrictions imposed by you may adversely affect the composition and performance of your investment portfolio. You should also note that your investment portfolio is treated individually by giving consideration to each purchase or sale for your account. For these and other reasons, performance of your investment portfolio within the same investment objectives, goals and/or risk tolerance may differ and you should not expect that the composition or performance of your investment portfolio would necessarily be consistent with similar clients of ours.

#### General Consulting

In addition to the foregoing services, we may provide general consulting services to you. These services are generally provided on a project basis, and may include, without limitation, minimal cash flow planning for certain events such as education expenses or retirement, estate planning analysis, income tax planning analysis and review of your insurance portfolio, as well as other matters specific to you as and when requested by you and agreed to by us. The scope and fees for consulting services will be negotiated with you at the time of engagement for the applicable project.

## ***Item 5 - Fees and Compensation***

### **General Fee Information**

Fees paid to us are exclusive of all custodial and transaction costs paid to your custodian, brokers or other third party consultants. Please see ***Item 12 - Brokerage Practices*** for additional information. Fees paid to us are also separate and distinct from the fees and expenses charged by mutual funds, ETFs (exchange traded funds) or other investment pools to their shareholders (generally including a management fee and fund expenses, as described in each fund's prospectus or offering materials). You should review all fees charged by funds, brokers, RWM and others to fully understand the total amount of fees paid by you for investment and financial-related services.

### **Financial Planning Fees**

Fees are charged on an hourly or fixed fee basis. Hourly fees range from \$150 to \$300 per hour. Fixed fees are negotiated in advance and are based on hourly fees and the estimated time required for the service.

### **Portfolio Management Fees**

The annual fee schedule is calculated as a percentage of assets under management and is individually determined according to specific client circumstances, based on the following schedule:

<b><u>Total Household Value</u></b>	<b><u>Household Fee Tiers</u></b>
First \$2,000,000	1.00%
Next \$3,000,000	0.75%
\$5,000,000 - \$10,000,000	0.50%
Balance above \$10,000,000	Negotiable

The written agreement will identify the tier level(s) agreed upon between you and RWM. The minimum annual fee for any account is \$5,000. We may, at our discretion, make exceptions to the foregoing or negotiate special fee arrangements where we deem it appropriate under the circumstances.

Portfolio management fees are payable quarterly, in advance. If management begins after the start of a quarter, fees will be prorated accordingly. Therefore, in the initial quarter of management, a portion of the fee will be assessed in arrears. With your authorization and unless other arrangements are made, fees are normally debited directly from your account. Thereafter, all quarterly fees will be charged in advance during the first month of the quarter and be based on the previous quarter's ending balance.

For accounts with a margin balance, clients are assessed the management fee based on the gross value of the assets in the account. In other words, the account value on which the fee is calculated is not reduced by the margin balance.

Either you or RWM may terminate your Investment Management Agreement at any time, subject to any written notice requirements in the agreement. In the event of termination, any paid but unearned fees will be promptly refunded to you based on the number of days that the account was managed, and any fees due to us from you will be invoiced or deducted from your account prior to termination.

### **General Consulting Fees**

When we provide general consulting services to you, these services are generally separate from our financial planning and portfolio management services. Fees for general consulting are negotiated at

the time of the engagement for such services, and are normally based on an hourly rate of \$150 to \$300 or fixed fee basis.

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

We do not have any performance-based fee arrangements. "Side-by-Side Management" refers to a situation in which the same firm manages accounts that are billed based on a percentage of assets under management and at the same time manages other accounts for which fees are assessed on a performance fee basis. Because we have no performance-based fee accounts, we have no side-by-side management.

#### ***Item 7 - Types of Clients***

We serve individuals, high net worth individuals, corporations and retirement plans. The annual minimum fee charged is \$5,000. Under certain circumstances and in our sole discretion, we may negotiate such minimums.

#### ***Item 8 - Methods of Analysis, Investment Strategies and Risk of Loss***

##### **Methods of Analysis**

In accordance with the Investment Plan, we generally select mutual funds, Exchange Traded Funds ("ETFs"), and on a more limited basis individual bonds and/or stocks for client accounts.

Mutual funds and ETFs are generally evaluated and selected based on a variety of factors, including, without limitation, past performance, fee structure, portfolio manager, fund sponsor, overall ratings for safety and returns, and other factors.

Fixed income investments may be used as a strategic investment, as an instrument to fulfill liquidity or income needs in a portfolio, or to add a component of capital preservation. We will generally evaluate and select individual bonds or bond funds based on a number of factors including, without limitation, rating, yield and duration.

In making selections of individual stocks for your portfolio, we will generally focus on fundamental analysis, which involves a review of the business and financial information about an issuer. Without limitation, the following factors generally will be considered:

- Financial strength ratios;
- Price-to-earnings ratios;
- Dividend yields; and
- Growth rate-to-price earnings ratios

##### **Investment Strategies**

Our strategic approach is to invest your portfolio in accordance with the Plan that has been developed specifically for you. We focus on the most appropriate allocation among various asset classes in developing the Plan.

The following strategies may be used in varying combinations over time for you, depending upon your individual circumstances.

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.

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 of Loss

While we seek to diversify your investment portfolio across various asset classes consistent with your Investment Plan in an effort to reduce risk of loss, all investment portfolios are subject to risks. Accordingly, there can be no assurance that your investment portfolio will be able to fully meet your investment objectives and goals, or that investments will not lose money.

Below is a description of several of the principal risks that your investment portfolio faces.

*Management Risks.* While we manage your investment portfolio based on our experience, research and proprietary methods, the value of your investment portfolio will change daily based on the performance of the underlying securities in which they are invested. Accordingly, your investment portfolio is subject to the risk that we allocate your assets to individual securities and/or asset classes that are adversely affected by unanticipated market movements, and the risk that our specific investment choices could underperform their relevant indexes.

*Risks of Investments in Mutual Funds, ETFs and Other Investment Pools.* As described above, we will invest your portfolio in mutual funds, ETFs and other investment pools (“pooled investment funds”). Investments in pooled investment funds are generally less risky than investing in individual securities because of their diversified portfolios; however, these investments are still subject to risks associated with the markets in which they invest. In addition, pooled investment funds’ success will be related to the skills of their particular managers and their performance in managing their funds. Pooled investment funds are also subject to risks due to regulatory restrictions applicable to registered investment companies under the Investment Company Act of 1940.

*Equity Market Risks.* We will generally invest portions of your assets directly into equity investments, primarily pooled investment funds that invest in the stock market. As noted above, while pooled investments have diversified portfolios that may make them less risky than investments in individual securities, funds that invest in stocks and other equity securities are nevertheless subject to the risks of the stock market. These risks include, without limitation, the risks that stock values will decline due to daily fluctuations in the markets, and that stock values will decline over longer periods (e.g., bear markets) due to general market declines in the stock prices for all companies, regardless of any individual security’s prospects.

*Fixed Income Risks.* We may invest portions of your assets directly into fixed income instruments, such as bonds and notes, or may invest in pooled investment funds that invest in bonds and notes. While investing in fixed income instruments, either directly or through pooled investment funds, is generally less volatile than investing in stock (equity) markets, fixed income investments nevertheless are subject to risks. These risks include, without limitation, interest rate risks (risks that changes in interest rates will devalue the investments), credit risks (risks of default by borrowers), or maturity risk (risks that bonds or notes will change value from the time of issuance to maturity).

*Foreign Securities Risks.* We may invest portions of your assets into pooled investment funds that invest internationally. While foreign investments are important to the diversification of your investment portfolio, they carry risks that may be different from U.S. investments. For example, foreign investments may not be subject to uniform audit, financial reporting or disclosure

standards, practices or requirements comparable to those found in the U.S. Foreign investments are also subject to foreign withholding taxes and the risk of adverse changes in investment or exchange control regulations. Finally, foreign investments may involve currency risk, which is the risk that the value of the foreign security will decrease due to changes in the relative value of the U.S. dollar and the security's underlying foreign currency.

#### ***Item 9 - Disciplinary Information***

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of RWM or the integrity of our management. We have no disciplinary events to report.

#### ***Item 10 - Other Financial Industry Activities and Affiliations***

Our Chief Investment Officer (Lane Steinberger) provides investment counsel to other advisory firms through his corporation Steinberger Consulting. The advice provided by Mr. Steinberger may include, depending upon the needs of the other advisory firm: quarterly strategy meetings, advice regarding model portfolio recommendations and, on a more limited basis, advice regarding specific client circumstances.

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

##### Code of Ethics and Personal Trading

We have adopted a Code of Ethics ("the Code"), the full text of which is available to you upon request. Our Code has several goals. First, the Code is designed to assist us in complying with applicable laws and regulations governing our investment advisory business. Under the Investment Advisers Act of 1940, we owe fiduciary duties to our clients. Pursuant to these fiduciary duties, the Code requires persons associated with us (managers, officers and employees) to act with honesty, good faith and fair dealing in working with clients. In addition, the Code prohibits such associated persons from trading or otherwise acting on insider information.

Next, the Code sets forth guidelines for professional standards for our associated persons. Under the Code's Professional Standards, we expect our associated persons to put the interests of our clients first, ahead of personal interests. In this regard, our associated persons are not to take inappropriate advantage of their positions in relation to our clients.

Third, the Code sets forth policies and procedures to monitor and review the personal trading activities of associated persons. From time to time our associated persons may invest in the same securities recommended to clients. Under our Code, we have adopted procedures designed to reduce or eliminate conflicts of interest that this could potentially cause. The Code's personal trading policies include procedures for limitations on personal securities transactions of associated persons, reporting and review of such trading and pre-clearance of certain types of personal trading activities. These policies are designed to discourage and prohibit personal trading that would disadvantage clients. The Code also provides for disciplinary action as appropriate for violations.

##### Participation or Interest in Client Transactions

Because associated persons may invest in the same securities as those held in client accounts, we have established a policy requiring our associated persons to pre-clear transactions in some types of securities with the Chief Compliance Officer. The goal of this policy is to avoid any conflicts of interest that arise in these situations. Some types of securities, such as CDs, treasury obligations and open-end mutual funds are exempt from this pre-clearance requirement. However, in the



event of other identified potential trading conflicts of interest, our goal is to place client interests first.

Consistent with the foregoing, we maintain policies regarding participation in initial public offerings (“IPOs”) and private placements to comply with applicable laws and avoid conflicts with client transactions. If our associated person wishes to participate in an IPO or invest in a private placement, he or she must submit a pre-clearance request and obtain the approval of the Chief Compliance Officer.

## ***Item 12 - Brokerage Practices***

### **Best Execution and Benefits of Brokerage Selection**

When given discretion to select the brokerage firm that will execute orders in your account, we seek “best execution” for client trades, which is a combination of a number of factors, including, without limitation, quality of execution, services provided and commission rates. Therefore, we may use or recommend the use of brokers who do not charge the lowest available commission in the recognition of research and securities transaction services, or quality of execution. Research services received with transactions may include proprietary or third party research (or any combination), and may be used in servicing any or all of our clients. Therefore, research services received may not be used for the account for which the particular transaction was effected.

We participate in the Fidelity Institutional Wealth Services (“FIWS”) program. While there is no direct link between the investment advice that we provide and participation in the FIWS program, we receive certain economic benefits from the FIWS program. These benefits may include software and other technology that provides access to client account data (such as trade confirmations and account statements), facilitates trade execution (and allocation of aggregated orders for multiple client accounts), provides research, pricing information and other market data, facilitates the payment of our fees from our clients’ accounts, and assists with back-office functions, recordkeeping and client reporting. Many of these services may be used to service all or a substantial number of our accounts, including accounts not held at Fidelity. Fidelity may also make available to us other services intended to help us manage and further develop our business. These services may include consulting, publications and conferences on practice management, information technology, business succession, regulatory compliance and marketing. In addition, Fidelity may make available, arrange and/or pay for these types of services to be rendered to us by independent third parties. Fidelity may discount or waive fees it would otherwise charge for some of these services, pay all or a part of the fees of a third-party providing these services to us, and/or Fidelity may pay for travel expenses relating to participation in such training. Finally, participation in the FIWS program provides us with access to mutual funds which normally require significantly higher minimum initial investments or are normally available only to institutional investors.

The benefits received through participation in the FIWS program do not necessarily depend upon the proportion of transactions directed to Fidelity. The benefits are received by us, in part because of commission revenue generated for Fidelity by our clients. This means that the investment activity in client accounts is beneficial to us, because Fidelity does not assess a fee to us for these services. This creates an incentive for us to continue to recommend Fidelity to our clients. While it may be possible to obtain similar custodial, execution and other services elsewhere at a lower cost, we believe that Fidelity provides an excellent combination of these services. These services are not soft dollar arrangements, but are part of the institutional platform offered by Fidelity.

For our clients’ accounts that Fidelity maintains, Fidelity generally does not charge you separately for custody services but is compensated by charging you commissions or other fees on trades that it

executes or that settle into your Fidelity account. Certain trades may not incur Fidelity commissions or transaction fees. Fidelity is also compensated by earning interest on the uninvested cash in your account.

We also participate in the institutional advisor program (the "Program") offered by TD Ameritrade Institutional, Division of TD Ameritrade Inc., member FINRA/SIPC ("TD Ameritrade"). TD Ameritrade offers its Program to independent investment advisers. The Program includes such services as custody of securities, trade execution, clearance and settlement of transactions. We receive some benefits from TD Ameritrade through our participation in the Program. We are independently owned and operated and are not affiliated with TD Ameritrade.

We may recommend TD Ameritrade to clients for custody and brokerage services. While there is no direct link between our participation in the Program and the investment advice we give to our clients, through our participation in the Program we receive economic benefits that are typically not available to TD Ameritrade retail investors. These benefits generally include, without limitation, the following products and services (provided without cost or at a discount): receipt of duplicate client statements and confirmations; research related products and tools; consulting services; access to a trading desk serving Program participants; access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to client accounts); the ability to have advisory fees deducted directly from client accounts; access to an electronic communications network for client order entry and account information; access to mutual funds with no transaction fees and to certain institutional money managers; and discounts on compliance, marketing, research, technology, and practice management products or services provided to us by third party vendors. TD Ameritrade may also pay for business consulting and professional services received by our related persons. These services are not soft dollar arrangements, but are part of the institutional platform offered by TD Ameritrade.

Some of the products and services made available by TD Ameritrade through the Program may benefit us but may not directly benefit our client accounts. These products or services may assist us in managing and administering client accounts, including accounts not maintained at TD Ameritrade. Other services made available by TD Ameritrade are intended to help us manage and further develop our business enterprise. The benefits received by us or our personnel through participation in the Program do not depend on the amount of brokerage transactions directed to TD Ameritrade. As part of our fiduciary duties to clients, we endeavor at all times to put the interests of our clients first. You should be aware, however, that the receipt of economic benefits by us or our related persons in and of itself creates a potential conflict of interest and may indirectly influence our choice of TD Ameritrade for custody and brokerage services.

For our clients' accounts that TD Ameritrade maintains, TD Ameritrade generally does not charge you separately for custody services but is compensated by charging you commissions or other fees on trades that it executes or that settle into your TD Ameritrade account. Certain trades may not incur TD Ameritrade commissions or transaction fees. TD Ameritrade is also compensated by earning interest on the uninvested cash in your account.

#### Directed Brokerage

We do not generally allow directed brokerage accounts.

#### Aggregated Trade Policy

We typically direct trading in your account as and when trades are appropriate based on your Investment Plan, without regard to activity in other client accounts. However, from time to time,

we may aggregate trades together for multiple client accounts, most often when these accounts are being directed to sell the same securities. If such an aggregated trade is not completely filled, we will allocate shares received (in an aggregated purchase) or sold (in an aggregated sale) across participating accounts on a pro rata or other fair basis; provided, however, that any participating accounts that are owned by RWM or its officers, directors, or employees will be excluded first.

### ***Item 13 - Review of Accounts***

Managed portfolios are reviewed at least quarterly, but may be reviewed more often if requested by you, upon receipt of information material to the management of your portfolio, or at any time such review is deemed necessary or advisable by us. These factors generally include but are not limited to, the following: change in your general circumstances (marriage, divorce, retirement); or economic, political or market conditions. In addition, the portfolio of recommended securities is reviewed, in aggregate, on an ongoing basis. Any perceived need for change is then considered for each client portfolio on an individual basis. RWM's Partners or Wealth Managers review all accounts.

For those clients to whom we provide separate financial planning and/or consulting services, reviews are conducted on an as needed or agreed upon basis. Such reviews are conducted by one of our investment adviser representatives or principals.

Account custodians are responsible for providing monthly or quarterly account statements which reflect the positions (and current pricing) in each account as well as transactions in each account, including fees paid from an account. Account custodians also provide prompt confirmation of all trading activity, and year-end tax statements, such as 1099 forms. In addition, we provide at least an annual report for your managed portfolio. This written report normally includes a summary of portfolio holdings and performance results. Additional reports are available at your request.

### ***Item 14 - Client Referrals and Other Compensation***

As noted above, we receive an economic benefit from Fidelity and TD Ameritrade in the form of support products and services it makes available to us and other independent investment advisors that have their clients maintain accounts at Fidelity or TD Ameritrade. These products and services, how they benefit our firm, and the related conflicts of interest are described in (Item 12 - Brokerage Practices). The availability of Fidelity's and TD Ameritrade's products and services to us is based solely on our participation in the program, and not on the provision of any particular investment advice. Neither Fidelity, TD Ameritrade, nor any other party is paid to refer clients to us.

From time to time, we may enter into arrangements with third parties ("Solicitors") to identify and refer potential clients to us. Consistent with legal requirements under the Investment Advisers Act of 1940, as amended, we enter into written agreements with Solicitors under which, among other things, Solicitors are required to disclose their compensation arrangements to prospective clients before such clients enter into an agreement with us.

### ***Item 15 - Custody***

Fidelity and TD Ameritrade are the custodians of nearly all client accounts at RWM. From time to time however, clients may select an alternate broker to hold accounts in custody. In any case, it is the custodian's responsibility to provide you with confirmations of trading activity, tax forms and at least quarterly account statements. You are advised to review this information carefully, and to

notify us of any questions or concerns. You are also asked to promptly notify us if the custodian fails to provide statements on each account held.

From time to time and in accordance with our agreement with clients, we will provide additional reports. The account balances reflected on these reports should be compared to the balances shown on the brokerage statements to ensure accuracy. At times there may be small differences due to the timing of dividend reporting and pending trades.

#### ***Item 16 - Investment Discretion***

As described above under ***Item 4 - Advisory Business***, we manage portfolios on a discretionary basis. This means that after an Investment Plan is developed for your investment portfolio, we will execute that plan without specific consent from you for each transaction. For discretionary accounts, a Limited Power of Attorney ("LPOA") is executed by you, giving us the authority to carry out various activities in your account, generally including the following: trade execution; the ability to request checks on your behalf; and, the withdrawal of advisory fees directly from your account. We then direct investment of the client's portfolio using our discretionary authority. You may limit the terms of the LPOA to the extent consistent with your investment advisory agreement with us and the requirements of your custodian. The discretionary relationship is further described in the agreement between RWM and the client.

#### ***Item 17 - Voting Client Securities***

As a policy and in accordance with our client agreement, we do not vote proxies related to securities held in client accounts. The custodian of the account will normally provide proxy materials directly to you. You may contact us with questions relating to proxy procedures and proposals; however, we generally do not research particular proxy proposals.

#### ***Item 18 - Financial Information***

We do not require nor solicit prepayment of more than \$1,200 in fees per client, six months or more in advance, and therefore have no disclosure required for this item.

Set forth below is the Summary of Material Changes for Redwood Wealth Management, LLC:

<b>Date of Change</b>	<b>Description of Item</b>
May 2020	Redwood relocated to a different floor. The Company is now located in Suite 510. The complete address is on the Cover Page of this Brochure.
May 2020	Pierre L. Soree joined Redwood Wealth Management in May 2018 and registered as an investment advisory representative in May 2020. Please see <b><i>Brochure Supplement, Exhibit A</i></b> for more information on this material change.

# **Exhibit A**

**Brochure Supplement**

**Form ADV Part 2B**

**Item 1 - Cover Page**

**Shawn Meade, CPA, CFP®**

**CRD# 4493261**

**of**

**Redwood Wealth Management, LLC**

11175 Cicero Drive  
Suite 510  
Alpharetta, Georgia 30022

(678) 390-3300

[www.RedwoodWM.com](http://www.RedwoodWM.com)

**March 8, 2021**

This Brochure Supplement provides information about Shawn Meade, and supplements the Redwood Wealth Management, LLC ("RWM") Brochure. You should have received a copy of that Brochure. Please contact us at (678) 390-3300 if you did not receive our Brochure, or if you have any questions about the contents of this Supplement.

Additional information about Shawn is available on the SEC's website at  
[www.AdviserInfo.sec.gov](http://www.AdviserInfo.sec.gov).

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***Item 2 - Educational Background and Business Experience***

Shawn Meade (year of birth 1972) is a Partner and Chief Compliance Officer of RWM. Shawn's work history started at Ernst & Young where he worked as an auditor from September 1994 to January 1998. He then went to work for Alltel Information Services as a Senior Accountant from January 1998 to March 1999. Shawn then returned to Ernst & Young in March 1999 through September 2003 as a Senior Associate in the Health Science Advisory Services consulting practice. While still working at Ernst & Young, Shawn helped form Niagara Financial Advisors in 2001 where he worked until January 2009 as a Partner. Redwood Wealth Management succeeded Niagara Financial Advisors in 2009, and Shawn remains as one of the firm's Partners.

Shawn currently resides in Canton, Georgia. He earned a Bachelor of Science in Business Administration from Ohio State University in 1994. Then in 2001, he earned a Master of Science from Georgia State University. Shawn became a Certified Public Accountant\* (CPA) in 1997. He obtained his CERTIFIED FINANCIAL PLANNER™ certification\*\* in 2002.

\* A CPA is a Certified Public Accountant. All CPA candidates must pass the Uniform CPA Examination to qualify for a CPA certificate and license to practice public accounting. While the exam is the same regardless of where it is taken, every state/jurisdiction has its own set of education and experience requirements that individuals must meet. However, most states require at least a bachelor's degree and a concentration in accounting, and at least one year public accounting experience under the supervision of or verification by a CPA. Once the designation is attained, the CPA is required to meet continuing education requirements.

\*\* The CFP® certification is granted by Certified Financial Planner Board of Standards, Inc. (CFP Board). To attain the certification, the candidate must complete the required educational, examination, experience and ethics requirements set forth by CFP Board. Certain designations, such as the CPA, CFA and others may satisfy the education component, and allow a candidate to sit for the CFP® Certification Examination. A comprehensive examination tests the candidate's ability to apply financial planning knowledge to client situations. Qualifying work experience is also required for certification. Qualifying experience includes work in the area of the delivery of the personal financial planning process to clients, the direct support or supervision of others in the personal financial planning process, or teaching all, or any portion, of the personal financial planning process. CFP® professionals must complete 30 hours of continuing education accepted by CFP Board every two years.

### ***Item 3 - Disciplinary Information***

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however Shawn has no such disciplinary information to report.

### ***Item 4 - Other Business Activities***

Shawn is not engaged in any other business activities.

### ***Item 5 - Additional Compensation***

As stated above, Shawn has no other income or compensation to disclose.

### ***Item 6 - Supervision***

Shawn Meade and Lane Steinberger are Partners of RWM and serve on the investment committee.

Overall investment decisions are made as a team by the investment committee, and portfolio activity based on these decisions will be carried by these individuals, as assisted by other staff members of the firm.

Shawn Meade also serves as Chief Compliance Officer and is responsible for providing compliance oversight to the staff; however, Shawn also participates as a team member in the investment and trading processes. Shawn may be contacted at the phone number as shown on the cover page.



**Brochure Supplement**

**Form ADV Part 2B**

**Brochure Supplement**

**Form ADV Part 2B**

**Item 1 - Cover Page**

**Lane Steinberger, CFA, CFP®**

**CRD# 5208494**

**of**

**Redwood Wealth Management, LLC**

11175 Cicero Drive  
Suite 510  
Alpharetta, Georgia 30022

(678) 390-3300

[www.RedwoodWM.com](http://www.RedwoodWM.com)

**March 8, 2021**

This Brochure Supplement provides information about Lane Steinberger, and supplements the Redwood Wealth Management, LLC ("RWM") Brochure. You should have received a copy of that Brochure. Please contact us at (678) 390-3300 if you did not receive our Brochure, or if you have any questions about the contents of this Supplement.

Additional information about Lane is available on the SEC's website at [www.AdviserInfo.sec.gov](http://www.AdviserInfo.sec.gov).

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***Item 2 - Educational Background and Business Experience***

Lane Steinberger (year of birth 1970) is a Partner and Chief Investment Officer of RWM. Lane started at Bank of America where he worked on the foreign currency trading desk from 1994 to 1999. He then went to work for BellSouth as a Portfolio Manager from September 2000 to April 2007. Lane founded Alexander Investment Advisory in April 2007 and managed the practice until December 2008. He then became a Partner in Redwood Wealth Management, LLC in January, 2009.

Lane currently resides in Cumming, Georgia. Lane earned a Bachelor of Business Administration from North Carolina State University in 1994. Then in 2000, he earned an International Master of Business Administration from the University of South Carolina. In 2016, Lane earned his Doctorate in business at Georgia State University with his dissertation entitled, "Structural and Return

Characteristics of Mid-Capitalization Firms: A Study Into the Myth Around the Superior Returns of Mid-Size Stocks". Lane received the Chartered Financial Analyst® designation\* in 2004 and obtained his CERTIFIED FINANCIAL PLANNER™ certification\*\* in 2007.

\* The Chartered Financial Analyst® ("CFA®") designation is a professional designation given by the CFA Institute that measures the competence and integrity of financial analysts. The CFA Program is a graduate-level self-study program that combines a broad-based curriculum of investment principles with professional conduct requirements. Candidates are required to pass three levels of examinations covering areas such as accounting, economics, ethics, money management and security analysis. Before a candidate is eligible to become a CFA charterholder, he/she must meet minimum experience requirements in the area of investment/financial practice. To enroll in the program, a candidate must hold a bachelor's degree.

\*\* The CFP® certification is granted by Certified Financial Planner Board of Standards, Inc. (CFP Board). To attain the certification, the candidate must complete the required educational, examination, experience and ethics requirements set forth by CFP Board. Certain designations, such as the CPA, CFA and others may satisfy the education component, and allow a candidate to sit for the CFP® Certification Examination. A comprehensive examination tests the candidate's ability to apply financial planning knowledge to client situations. Qualifying work experience is also required for certification. Qualifying experience includes work in the area of the delivery of the personal financial planning process to clients, the direct support or supervision of others in the personal financial planning process, or teaching all, or any portion, of the personal financial planning process. CFP® professionals must complete 30 hours of continuing education accepted by CFP Board every two years.

### ***Item 3 - Disciplinary Information***

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however Lane has no such disciplinary information to report.

### ***Item 4 - Other Business Activities***

Through his corporate entity Steinberger Consulting, Lane provides investment counsel to other advisory firms. The advice provided by Lane may include, depending upon the needs of the other advisory firm: quarterly strategy meetings, advice regarding model portfolio recommendations and, on a more limited basis, advice regarding specific client circumstances.

### ***Item 5 - Additional Compensation***

Other than as disclosed above, Lane has no other income or compensation to disclose.

### ***Item 6 - Supervision***

Shawn Meade and Lane Steinberger are Partners of RWM and serve on the investment committee.

Overall investment decisions are made as a team by the investment committee, and portfolio activity based on these decisions will be carried by these individuals, as assisted by other staff members of the firm.

Shawn Meade also serves as Chief Compliance Officer and is responsible for providing compliance oversight to the staff; however, Shawn also participates as a team member in the investment and trading processes. Shawn may be contacted at the phone number as shown on the cover page.

**Brochure Supplement**

**Form ADV Part 2B**

**Item 1 - Cover Page**

**Brian Huey, CFP®**

**CRD# 5561820**

**of**

**Redwood Wealth Management, LLC**

11175 Cicero Drive  
Suite 510  
Alpharetta, Georgia 30022

(678) 390-3300

[www.RedwoodWM.com](http://www.RedwoodWM.com)

**March 8, 2021**

This Brochure Supplement provides information about Brian Huey, and supplements the Redwood Wealth Management, LLC ("RWM") Brochure. You should have received a copy of that Brochure. Please contact us at (678) 390-3300 if you did not receive our Brochure, or if you have any questions about the contents of this Supplement.

Additional information about Brian is available on the SEC's website at [www.AdviserInfo.sec.gov](http://www.AdviserInfo.sec.gov).

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***Item 2 - Educational Background and Business Experience***

Brian Huey (year of birth 1968) is a Wealth Manager for RWM. Brian's financial work history started in May 1998 through July 2000 when he was a Senior Business Analyst for Sprint. He then went to work for KMC Telecom as a Procurement Manager from July 2000 to May 2002. Brian then went to work for Global Solutions as Director of Telecommunications Expenses Management from May 2002 to October 2007. In February 2008, Brian began work for Niagara Financial Advisors. Since Redwood Wealth Management succeeded Niagara Financial Advisors in 2009, Brian has continued as one of the firm's Wealth Managers. Also noteworthy, Brian has been a Commander in the U.S. Navy Reserve since 1990.

Brian currently resides in Decatur, Georgia. Brian earned a Bachelor of Science in 1990 from The United States Naval Academy. Then in 1998, he earned his Master of Business Administration from Old Dominion University. Brian attained his CERTIFIED FINANCIAL PLANNER™ certification\* in 2011.

\* The CFP® certification is granted by Certified Financial Planner Board of Standards, Inc. (CFP Board). To attain the certification, the candidate must complete the required educational, examination, experience and ethics requirements set forth by CFP Board. Certain designations, such as the CPA, CFA and others may satisfy the education component, and allow a candidate to sit for the CFP® Certification Examination. A comprehensive examination tests the candidate's ability to apply financial planning knowledge to client situations. Qualifying work experience is also required for certification. Qualifying experience includes work in the area of the delivery of the personal financial planning process to clients, the direct support or supervision of others in the personal financial planning process, or teaching all, or any portion, of the personal financial planning process. CFP® professionals must complete 30 hours of continuing education accepted by CFP Board every two years.

***Item 3 - Disciplinary Information***

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however Brian has no such disciplinary information to report.

***Item 4 - Other Business Activities***

Brian is not engaged in any other business activities.

***Item 5 - Additional Compensation***

Brian has no other income or compensation to disclose.

***Item 6 - Supervision***

Shawn Meade and Lane Steinberger are Partners of RWM and serve on the investment committee.

Overall investment decisions are made as a team by the investment committee, and portfolio activity based on these decisions will be carried by these individuals, as assisted by other staff members of the firm.

Shawn Meade also serves as Chief Compliance Officer and is responsible for providing compliance oversight to the staff; however, Shawn also participates as a team member in the investment and trading processes. Shawn may be contacted at the phone number as shown on the cover page.

**Brochure Supplement**

**Form ADV Part 2B**

**Item 1 - Cover Page**

**Melissa K. Beach, CFP®**

**CRD# 4557802**

**of**

**Redwood Wealth Management, LLC**

11175 Cicero Drive  
Suite 510  
Alpharetta, Georgia 30022

(678) 390-3300

[www.RedwoodWM.com](http://www.RedwoodWM.com)

**March 8, 2021**

This Brochure Supplement provides information about Melissa (“Missie”) Beach, and supplements the Redwood Wealth Management, LLC (“RWM”) Brochure. You should have received a copy of that Brochure. Please contact us at (678) 390-3300 if you did not receive our Brochure, or if you have any questions about the contents of this Supplement.

Additional information about Missie is available on the SEC’s website at [www.AdviserInfo.sec.gov](http://www.AdviserInfo.sec.gov).

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***Item 2 - Educational Background and Business Experience***

Melissa K. Beach, CFP® (year of birth 1971) joined RWM in 2018 as a Director. Missie’s financial services work history began in 2001 with The Ayco Company, a Goldman Sachs Company, as a Senior Financial Planner. She then joined Homrich Berg, Inc. in 2004, where she was an Associate. In 2014, Missie joined Modera Wealth Management, LLC as a Financial Advisor, and she continued there until joining Redwood.

Missie currently resides in Atlanta, Georgia. She graduated cum laude with a Bachelor of Science degree from Wake Forest University in 1993, majoring in Business. In 2001 she received her master’s degree in Personal Financial Planning from Georgia State University, where she was named Outstanding Personal Financial Planning Graduate Student of the Year. In addition, Missie holds the CERTIFIED FINANCIAL PLANNER™ certification\* and is a Certified Divorce Financial Analyst® professional\*\*.

\* The CFP® certification is granted by Certified Financial Planner Board of Standards, Inc. (CFP Board). To attain the certification, the candidate must complete the required educational, examination, experience and ethics requirements set forth by CFP Board. Certain designations, such as the CPA, CFA and others may satisfy the education component, and allow a candidate to sit for the CFP® Certification Examination. A comprehensive examination tests the candidate's ability to apply financial planning knowledge to client situations. Qualifying work experience is also required for certification. Qualifying experience includes work in the area of the delivery of the personal financial planning process to clients, the direct support or supervision of others in the personal financial planning process, or teaching all, or any portion, of the personal financial planning process. CFP® professionals must complete 30 hours of continuing education accepted by CFP Board every two years.

\*\* The CFDA™ designation is awarded by the Institute for Divorce Financial Analysts. Individuals who hold this designation have completed a series of four examinations based upon material learned from four self-study courses. Coursework outlines several key areas important in divorce proceedings; including the treatment of property during divorce, alimony and child support, and tax implications of property division. The entire program generally takes at least 4 months to complete and requires at least two years of experience in the financial or legal industry.

### ***Item 3 - Disciplinary Information***

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Missie has no such disciplinary information to report.

### ***Item 4 - Other Business Activities***

Missie is not engaged in any other business activities.

### ***Item 5 - Additional Compensation***

Missie has no other income or compensation to disclose.

### ***Item 6 - Supervision***

Shawn Meade and Lane Steinberger are Partners of RWM and serve on the investment committee.

Overall investment decisions are made as a team by the investment committee, and portfolio activity based on these decisions will be carried by these individuals, as assisted by other staff members of the firm.

Shawn Meade also serves as Chief Compliance Officer and is responsible for providing compliance oversight to the staff; however, Shawn also participates as a team member in the investment and trading processes. Shawn may be contacted at the phone number as shown on the cover page.

**Brochure Supplement**

**Form ADV Part 2B**

**Item 1 - Cover Page**

**Pierre L. Sorée, CFP®**

**CRD# 7259326**

**of**

**Redwood Wealth Management, LLC**

11175 Cicero Drive  
Suite 510  
Alpharetta, Georgia 30022

(678) 390-3300

[www.RedwoodWM.com](http://www.RedwoodWM.com)

**March 8, 2021**

This Brochure Supplement provides information about Pierre Sorée, and supplements the Redwood Wealth Management, LLC ("RWM") Brochure. You should have received a copy of that Brochure. Please contact us at (678) 390-3300 if you did not receive our Brochure, or if you have any questions about the contents of this Supplement.

Additional information about Pierre is available on the SEC's website at [www.AdviserInfo.sec.gov](http://www.AdviserInfo.sec.gov).

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***Item 2 - Educational Background and Business Experience***

Pierre L. Sorée (year of birth 1970) joined RWM in 2018 as a Financial Planner. Prior work experience includes a 16+ year career at International Business Machines ("IBM") within the Contracts & Negotiations, Procurement and Integrated Supply Chain disciplines from 1998 until 2015. From 2015 to 2017, he attended the Executive CFP® Program at the University of Georgia – Terry School of Business.

Pierre currently resides in Marietta, Georgia. He earned a Bachelor of Science in 1993 from the University of Virginia, and a Masters of Business Administration from the University of Tennessee in 1998. Pierre attained his CERTIFIED FINANCIAL PLANNER™ certification\* in 2020.

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such as the CPA, CFA and others may satisfy the education component, and allow a candidate to sit for the CFP® Certification Examination. A comprehensive examination tests the candidate's ability to apply financial planning knowledge to client situations. Qualifying work experience is also required for certification. Qualifying experience includes work in the area of the delivery of the personal financial planning process to clients, the direct support or supervision of others in the personal financial planning process, or teaching all, or any portion, of the personal financial planning process. CFP® professionals must complete 30 hours of continuing education accepted by CFP Board every two years.

***Item 3 - Disciplinary Information***

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Pierre has no such disciplinary information to report.

***Item 4 - Other Business Activities***

Pierre is not engaged in any other business activities.

***Item 5 - Additional Compensation***

Pierre has no other income or compensation to disclose.

***Item 6 - Supervision***

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