



TAYLOR WEALTH MANAGEMENT PARTNERS, LLC.

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FIRM BROCHURE

FORM ADV, PART 2A

December 31, 2020

This brochure provides information about the qualifications and business practices of **TAYLOR WEALTH MANAGEMENT PARTNERS** ("TWMP"). If you have any questions about the contents of this brochure, please contact us at 617-357-4600 or info@taylorwealthpartners.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission ("SEC") or by any state securities authority.

Additional information about **TAYLOR WEALTH MANAGEMENT PARTNERS** also is available on the SEC's website at www.adviserinfo.sec.gov.

Registration with the SEC or with any state securities authority does not imply a certain level of skill or training.

ITEM 2: MATERIAL CHANGES

No Material Changes

ITEM 2: TABLE OF CONTENTS

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ITEM 4: ADVISORY BUSINESS**A. General Description of Advisory Firm**

TAYLOR WEALTH MANAGEMENT PARTNERS (“TWMP”) is an employee owned, SEC registered independent investment adviser, founded in 2014, with only one office – Boston, MA. We provide continuous management and supervision of assets, including securities portfolios, on a fully discretionary.

Our three owners are the investment managers, and they own the following percentage of the firm:

Hugh R. Taylor: 42.00%

Joshua D. Goldman, PhD: 38.67%

Kyle J. Neidhardt: 19.33%

B. Description of Advisory Services

TWMP manages separate accounts, which are long only, and does not use leverage. We invest primarily in publicly traded stocks and bonds, do not buy mutual funds and from time to time invest in Exchange Traded Funds (ETF), Options or Notes.

Essentially we offer four types of portfolios in long only separate accounts: aggressive, growth and income, balanced and conservative high yield, the four range from most risky to most conservative. We also offer a healthcare dedicated investment strategy.

C. Availability of Customized Services for Individual Clients

TWMP provides investment counseling and high class client service and designs and manages portfolios to produce investment returns commensurate with each client's guidance and investment objectives. We tailor portfolios to individual needs, and clients may stipulate that certain types of securities should or should not be bought or sold within an account.

D. Wrap Fee Programs

TWMP does not manage any assets on a non-discretionary basis nor do we manage wrap accounts.

E. Assets Under Management

12/31/20 assets under management (settle date): \$306,499,675.

ITEM 5: FEES AND COMPENSATION**A. Advisory Fees and Compensation**

TWMP Investment Management Fees are a percentage fee* of the market value of the portfolio under management using the following schedule:

Amounts up to \$5,000,000	An annual rate of 1.00%
Amounts greater than \$5,000,000	An annual rate of 0.75%

*For newly contracted not-for-profit institutional clients, we charge 0.75%.

TWMP Investment Management Fees for the ETF product are a percentage fee of the market value of the portfolio under management using the following schedule:

Amounts up to \$5,000,000	An annual rate of 0.75%
Amounts greater than \$5,000,000	An annual rate of 0.5625%

In its discretion concerning a client's special circumstance, TWMP rarely may negotiate its fees.

A. Payment of Fees**B. Additional Fees and Expenses****C. Prepayment of Fees**

With regard to Items 5.B, 5.C, and 5.D., we bill quarterly in advance. We supply the client or custodian a quarterly invoice which sets forth the calculation of the investment management fee. (If the custodian is billed, the client receives a copy of the invoice.)

In the executed Investment Management Agreement, the client chooses how to pay our investment management fee: either a) out of a client's account at the custodian, or b) directly by the client. In the case where a client discontinues our services any time within the quarter, we refund fees paid in the quarter on a pro-rata per diem basis.

The client will be charged broker commissions of anywhere from 1 cent to 8 cents per share by the various brokers with whom we transact business.

Custodians will charge the client's account directly for custodian services.

D. Additional Compensation and Conflicts of Interest

TWMP does not receive compensation for the purchase or sale of any securities. None of our employees accepts compensation outside the firm. Since we have full discretion and select the brokers with whom we do business, except where the client selects a brokerage house also as custodian, the client does not have the opportunity, except in the rare instance, to have trades done elsewhere.

ITEM 6: PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT

TWMP does not charge any performance-based fees, nor do we have any side-by-side management arrangements.

ITEM 7: TYPES OF CLIENTS

TWMPs' clients are individuals, (including various types of IRAs), families, trusts; private ERISA plans; and not-for-profit organizations.

We do not have a minimum account size but encourage client relationships to start at least at \$250,000.

ITEM 8: METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS**A. Methods of Analysis and Investment Strategies**

Investing in securities can be risky. **TWMP** exerts considerable research efforts to mitigate that potential risk.

As we describe our investment process, please keep in mind that we invest primarily (approximately 99%) in publicly traded securities: equities and fixed income, where appropriate. The equities we use are from least risk/large cap, through to greatest risk/small and micro cap stocks. In fixed income we invest in bonds and notes of 10 year or less maturities which we strongly believe will pay their coupons and principal when due. We may also invest in convertible securities upon which our investment is based on our analysis of the underlying stock, i.e. company fundamentals. Moreover, we do not use leverage in client accounts, and we do not sell short.

If we do not invest 100% in publicly traded securities, the less than 1% would be a researched private company investment opportunity(ies). In as much as this investment is illiquid, we would make judgements as its suitability for each client.

Lastly, except for shorter term fixed income securities, our aim is to hold a particular security three to five years, or longer. As to private company investment, we would expect it to go public or be bought out by a public company.

Investing in securities involves risk of loss that clients should be prepared to bear.

B. Material, Significant, or Unusual Risks Relations to Investment Strategies**C. Risks Associated with Particular Types of Securities**

With regard to Items 8.B. and 8.C.; the foundation of **TWMP's** Investment process is its analysis of fundamental macro factors. We interpret economic, political, monetary and psychological influences, both domestic and international, to arrive at a strategic overview of the U.S. and other major economies and financial markets. Credit, liquidity, the U.S. dollar and other currency relationships, selective strategic commodities, and political or fiscal initiatives are many of the factors we follow closely.

We use technical and quantitative analysis to determine valuation levels of the equity and bond markets and the stocks of specific companies. Among the indicators considered most important are market breadth, momentum, equity risk premia and relative performance. We perform fundamental security analysis emphasizing corporate financial strength, product or service leadership, innovation, industry sector dynamics, and, most importantly, the quality and character of management.

We combine technical, quantitative and fundamental research to synthesize the strategic overview in our asset allocation and portfolio construction. Implementation of the policy differs depending upon the client's objectives which is realized

through its asset allocation process. As noted in the second paragraph “A” above, fixed income selection is generally limited to maturities of ten years or less of bonds and notes where we strongly believe there is minimal risk to the timely payment of principal and interest. Stock selection emphasizes total return, which means investing today in a growing stream of dividend income, cash flow and preferably self-financing enterprises. Large, medium and small capitalization issues are owned by most of our clients. In some instances, micro capitalization issues may be owned by our clients. Microcap stocks historically have been more volatile and less liquid than the stock of larger companies. High yielding equities with dividend growth prospects are utilized for defensive and risk dampening purposes and for cash flow/income requirements.

While there is no limit on position amounts allocated per security, we exercise judgment as to the size of market accommodation for individual securities and portions of accounts to be invested either in a particular security or industry. We practice diversification in managing portfolio composition to mitigate risk of any particular security’s impact on the portfolio.

Over the spectrum from the aggressive to the balanced portfolios, risk analysis and individual security weightings are applied to achieve where on the spectrum of risk the client objectives fall.

ITEM 9: DISCIPLINARY INFORMATION

- A. Criminal or Civil Proceedings**
- B. Administrative Proceedings Before Regulatory Authorities**
- C. Self-Regulatory Organization (SRO) Proceedings**

In regard to Items 9.A., B. and C. neither **TMWP** nor any of its employees has ever been disciplined during its, or his career in the investment management business, nor to our knowledge and belief has any employee a record of felonies in his personal life.

ITEM 10: OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

- A. Broker-Dealer Registration Status**
- B. Futures Commission Merchant, Commodity Pool Operator, or Commodity Trading Adviser Registration Status**
- C. Material Relationships or Arrangement with Industry Participants**
- D. Material Relationships or Arrangement with Investment Advisors**

With respect to Items 10.A, 10.B, 10. C., and 10.D. none of the employees of **TWMP** is involved in any other investment entity.

ITEM 11: CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING

- A. Code of Ethics**

Everything we do at **TWMP** is based on the premise that we are client centric and are first and foremost fiduciaries. We have a detailed descriptive Policy and Procedures Manual, including our Code of Ethics, concerning compliance with Rule 204A-1 under the Investment Advisers Act of 1940, the U.S. Patriot Act, and the Insider Trading and Securities Fraud Enforcement Act of 1988 (“ITSFEA”). The Policy Manual is enforced so as to ensure all matters of compliance and to prevent any abuses. Each employee is given annually a copy of the Manual; is required to read it; must sign a Statement as to its understanding; and must return the signed Statement to the Compliance Officer. We believe all our activities and records are in full compliance with our Policy and Procedures Manual and underlying laws. (A copy of our Code of Ethics is available upon request.)

- B. Securities That You or a Related Person Has a Material Financial Interest**

No employee is an officer or is involved in any other financial firm, nor does any employee sell any security or recommend any investment in any enterprise in which he may have a material financial interest.

- C. Investing in Securities That You or a Related Person Recommends to Clients**

D. Conflicts of Interest Created by Contemporaneous Trading

With regard to Items 11.C and 11.D any employee whose account is custodied at Fiduciary Trust may make a new investment in a security owned by clients only after all current client block trade requirements for that specific security have been satisfied, but before any directed brokerage trades. Similarly, an employee may sell a security which clients also own only after all clients' block sales requirements have been met on a timely basis. When block trades are executed, employee transactions are allocated through the Advent portfolio management software system, but their allocations are only filled after all client block trades have been executed. Other than in block trades, no other employee trades may be done without permission of two investment committee members. When required, internal reports from our Advent Software portfolio management accounting system, in which all employee accounts at Fiduciary Trust are tabulated and monitored, can be generated.

An employee who has a portfolio account at a brokerage house cannot place a trade until two investment committee members approve that trade and after all client trades in that security have been executed. The brokerage house must send the employee's monthly statement to the Compliance Officer.

ITEM 12: BROKERAGE PRACTICES

A. Factors Considered in Selecting or Recommending Broker-Dealers for Client Transactions

Unless the client designates brokerage, **TWMP** has the discretion as to the placement of orders for execution. We also have discretion as to the size of security purchases and sales.

. We have on-going relationships with a number of prominent brokerage firms and a few regional firms. We receive written research material from them and frequently engage in telephone communications and personal meetings with their representatives. The research is used so as to manage our accounts more effectively.

While there is no limit on amounts, we exercise judgment as to the size of market accommodation for individual securities and portions of accounts to be invested either in a particular security or industry. We practice diversification in managing portfolio composition.

When we have discretion in the selection of brokers, commissions usually range between 1 cent and 8 cents per share. We try to trade in "blocks" so that client accounts within the block are treated similarly.

When a client wishes to have his securities held outside the block of custodians in custody at a brokerage house, or where a client is referred to us by a broker and that broker's firm is the custodian, (this is commonly referred to as "directed brokerage"), the client negotiates the commission arrangements with the broker. The client understands that in recognition of custody and other services provided to the client's account by such brokerage firm, the brokerage commissions and any dealer mark-ups paid by the client's account may from time to time be higher than if we, on the client's behalf, utilized the services of other brokerage firms which were not also providing the custody and other additional services for the client's account. As part of our investment management agreement, the client executes an addendum which details the specific directed brokerage arrangements with that particular brokerage firm and confirms our brokerage policies as set forth herein.

We also have "soft dollar" brokerage payment arrangements. The "soft dollars" are used to have access to corporate information as well as macro analytical reports from certain vendors, to lease a portion of the Advent software portfolio management software systems and financial analytical software, and to receive data feeds providing securities pricing. In all cases, the soft dollar arrangements are shared by all block trade clients, and there are no markups in commissions that are designated for soft dollars when using the same broker. We may have an incentive to select or recommend a broker-dealer based on our interest in receiving the research or other products or services. In terms of third-party research, there are a few major providers whom we will pay in soft dollars.

We do not direct trades to any broker as an incentive to refer us clients. From time to time in the regular course of our investment business and interaction with brokers, we may get a client referral, but that is very rare.

B. Order Aggregation

Where a client's account, at the client's request, is held outside the block of custodians in custody at a brokerage firm, we execute the trades for the account with that brokerage firm. Otherwise, no client directs us to transact with a particular broker.

The block aggregation of client transactions allows us to execute trading in a more timely, most equitable and efficient manner and seeks to reduce overall commission charges to clients. All clients eligible for block trading have their securities orders aggregated. In these instances, clients participating in any aggregated transactions will receive an average share price, and transaction costs will be shared equally and on a pro-rata basis.

As a matter of policy, our allocation procedures are fair and equitable to all eligible aggregated clients with no particular aggregated group or client(s) being favored or disfavored over any other clients. When a partial trade is executed, all eligible clients share in it on an equal percentage basis, except for very small accounts where orders may be completely filled or when the partial trade is only a small percentage of the entire trade placed.

Also, within the eligible block accounts are those of TWMP's employees, including any trust of which an employee is a trustee or beneficiary and any in-house managed employee 401k portfolios. However, all trades for these accounts are allocated after all the client eligible block accounts have been totally satisfied and filled.

ITEM 13: REVIEW OF ACCOUNTS

A. Frequency and Nature of Review of Client Accounts or Financial Plans

B. Factors Prompting Review of Client Accounts Other than a Periodic Review

C. Content and Frequency of Account Reports to Clients

TWMP's investment committee, made up of the three investment managers, manages all the client accounts. Each account is assigned an investment manager who has final authority in terms of that account's management. Each of the managers applies the decisions of the investment committee to each account and decides whether that particular decision (about a buy, a sell, asset allocation strategy, etc.) is suitable for each client account.

The investment committee meets formally once a month but can meet more frequently if necessary. At these formal meetings, the macro factors and investment process are reviewed, and asset allocations are discussed resulting in an analysis of our focus list of securities and fixed income, their valuations, risks and suitability for specific accounts. These formal meetings may range as long as three to four hours if there are new investments to be considered or if there may be fundamental changes in our investment outlook and strategy.

Occasionally, as a result of decisions agreed upon at these meetings, an investment manager may have to spend time restructuring an account or explaining to a client a shift in strategy and its applicability to that client's account. This may be done by letter, email, phone call or meeting.

On a quarterly basis we provide a formal report to every client. The report includes: (1) a personal introductory letter and any specific administrative matters relating to that account and that client; 2) a portfolio appraisal of market valuation and computer printout of performance; 3) an investment management fee invoice; and 4) an **INVESTMENT INSIGHTS** memorandum. Between quarterly reports there may be additional letters, emails, telephone calls, or meetings depending on the client's requirements. We are committed to providing high quality client service which is essential to maintaining a close and an informed client relationship. Following year-end, we provide to the appropriate parties on a timely basis the taxable data for the assets in taxable accounts under our management.

ITEM 14: CLIENT REFERRALS AND OTHER COMPENSATION

A. Economic Benefits for Providing Services to Clients

B. Compensation to Non-Supervised Persons for Client Referrals

TWMP does compensate our two solicitors for referring clients to us.

Item 15: CUSTODY

TWMP is not a broker-dealer and does not take possession of client assets. Client assets are primarily custodied at Fiduciary Trust Company. Clients also have the option of selecting their own qualified custodian.

Although **TWMP** does not have physical custody of client assets, the Firm is deemed to have custody under SEC regulations.

Clients receive at least quarterly report packages from **TWMP** and at a minimum at least quarterly account statements from the qualified custodian. Clients are recommended to compare custodial account statements with the package provided by **TWMP**. It is important to note that for tax and other purposes, the statement received directly from the qualified custodian should be considered the official record of the client's account and assets.

The custodian sends the client an account statement monthly or quarterly depending on the client's election. To create our quarterly report to the client we reconcile our account information with that of the custodian.

ITEM 16: INVESTMENT DISCRETION

As spelled out in the Investment Management Agreement entered into between the client and ourselves, **TWMP** has complete discretionary authority over the assets that the client entrusts to our management, except where clients in rare cases may have a "legacy" holding(s) which the client wishes to be advised on from time to time or when we might be considering selling.

ITEM 17: VOTING CLIENT SECURITIES**A. Policies and Procedures Relations to Voting Client Securities**

TWMP uses ProxyEdge, a proxy voting service provided by Broadridge Investor Communication Solutions, Inc. This service allows the Firm to automate the process of voting shares in the best interest of each client. We may follow the voting recommendations of the board of directors of the underlying company whose proxy we are voting. We may be instructed by the client for a specific voting preference; or we may decide that its own due diligence warrants an alternate vote.

B. No Authority to Vote Client Securities and Client Receipt of Proxies

A corporate proxy usually requests shareholder votes on several issues: election of the Board of Directors, or a portion thereof; appointment of independent auditors; executive compensation plans, including the granting of options; employee stock ownership programs; and proposals introduced by shareholders, most often concerned with accounting, environmental issues, human rights and other social concerns. Occasionally, the shareholder is asked to vote on mergers or acquisitions.

ITEM 18: FINANCIAL INFORMATION**A. Balance Sheet****B. Financial Conditions Likely to Impair Ability to Meet Contractual Commitments to Clients****C. Bankruptcy Filings**

As to Items 18.A, 18.B, and 18.C **TWMP** is not a custodian and does not invoice its management fee more than three months in advance. Therefore, under its regulations we do not have to provide any of the firm's financial information to the SEC.



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ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**Individuals Who Determine General Investment Advice**

Name	Hugh R. Taylor		
Birth Date	12/21/1940		
Education	University of Cambridge Cambridge, England	MA, Economics and International Relations	6/1964
	University of Pennsylvania Philadelphia, PA	BA, History	5/1962
	Pomfret School Pomfret, CT		6/1958
Business	TAYLOR WEALTH MANAGEMENT PARTNERS, LLC.	Managing Partner and Founder	1/2014 to current
	Taylor Investment Counselors	Partner and Founder	1/2008 to 1/2014
	Taylor Investment Associates	President and Founder	7/1991 to 12/2007
	Berents Capital Management	Vice President	11/1984 to 12/1990
	C N Berents & Company	Vice President	11/1983 to 11/1984
	Meredith & Grew Incorporated	Vice President	1/1981 to 9/1982
	John Graham Company	Chief Financial Officer	6/1977 to 8/1980
	Morgan Guaranty Trust Company of New York	Vice President	4/1966 to 6/1977
Examinations	Series 2		2/17/89
	Series 63		11/3/88
	Series 65		3/27/92
Name	Joshua D. Goldman, PhD, CFA¹		
Birth Date	April 25, 1983		
Education	Albert Einstein College of Medicine	PhD	2007-2010
	Bronx, NY		
	Albert Einstein College of Medicine	MsC	2004-2007
	Bronx, NY		
	McGill University	BSc, Biochemistry	2001-2004
	Montreal, Canada		
Business	TAYLOR WEALTH MANAGEMENT PARTNERS, LLC.	Partner	6/2014 to current
	Davy Research		2010-2014
Examinations	CFA ¹		2015
Name	Kyle J. Neidhardt, CFA¹		
Birth Date	07/15/1986		
Education	Northeastern University	MBA/ MS Accounting	2010-2011
	Boston, MA		
	Connecticut College	BA, Mathematics and Economics	2004-2008
	New London, CT		
Business	TAYLOR WEALTH MANAGEMENT PARTNERS, LLC.	Partner	4/2015 to Current
	Ernst & Young (EY)		2011-2015
	Chimera Securities		2008-2010
Examinations	CFA ¹		2014
	CPA		2012

¹ See next page for more information on the CFA charter.

The Chartered Financial Analyst (CFA) charter

The Chartered Financial Analyst (“CFA®”) charter is a professional designation established in 1962 and awarded by CFA Institute. To earn the CFA® charter, candidates must pass three sequential, six-hour examinations. The three levels of the CFA® Program test a wide range of investment topics, including ethical and professional standards, fixed-income analysis, alternative and derivative investments, and portfolio management and wealth planning. In addition, CFA® charterholders must have at least four years of acceptable professional experience in the investment decision-making process and must commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct. CFA® is a trademark owned by CFA Institute.

ITEM 3: DISCIPLINARY INFORMATION

- A. Criminal or Civil Proceedings**
- B. Administrative Proceedings Before Regulatory Authorities**
- C. Self-Regulatory Organization (SRO) Proceedings**
- D. Any other hearing or formal adjudication**

In regard to Items 3.A., B., C. and D. neither **TWMP** nor any of its employees has ever been disciplined during its, or his career in the investment management business, nor to our knowledge and belief has any employee a record of felonies in his personal life.

ITEM 4: OTHER BUSINESS ACTIVITIES

None of the employees is involved in any other business activities, nor is any an officer in any other investment entity.

ITEM 5: ADDITIONAL COMPENSATION

Neither **TWMP** nor any of its employees is involved in any business activity for which additional compensation is received.

Employees are paid a salary, a merit bonus and standard employee benefits.

ITEM 6: SUPERVISION

Every client is assigned to one of the three investment managers whose responsibility it is to manage that client relationship. The client is given that manager’s name, email and postal address and phone number, which is the firm’s main number.

TWMP’s investment committee is made up of the three investment managers. We meet as required, but on a formal basis once a month. During those and more informal meetings investment ideas and their suitability for individual client accounts are discussed. No investment idea may be included within any client account without the discussion and approval of the investment committee.

Moreover, monthly, or whenever the circumstances require, a business meeting of all employees is held in which a formal agenda is discussed. Items for discussion will include front office, back office, trading, brokers, custodians, marketing, investment performance and other service type items that are part of our daily business routine.

Operating staff members are also responsible for client administration and from time to time communicate on such matters directly with clients.