

Form ADV Part 2B – Individual Disclosure Brochure



RIVER'S EDGE
WEALTH MANAGEMENT

Quinn J. Paul McCracken

CRD No. 6880322

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(412) 526-8939

Effective: September 26, 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 Quinn J. Paul McCracken a registered investment advisor. Please contact Quinn J. Paul McCracken 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.

Quinn J. P. McCracken
Year of birth: 1998

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.

Geneva College, Bachelor of Science in Business Administration, 2020

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
05/2021 – Present

River's Edge Wealth Management, LLC – Wealth Consultant
03/2021 – 05/2021

EWA, LLC – Investment Advisor Representative
03/2021 – 05/2021

Ken Mixter – Laborer
08/2019 – 05/2020

Northwestern Mutual Life Insurance Company, Insurance Agent,
02/2018 – 04/2019

Geneva College, Student
01/2018 – 05/2018

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