

Stapp Wealth Management, PLLC
Part 2A of FORM ADV
Firm Brochure

Stapp Wealth Management, PLLC
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December 31, 2021

CRD #116553

This Brochure provides information about the qualifications and business practices of Stapp Wealth Management, PLLC. If you have any questions about the contents of this Brochure, please contact us at (360)754-8895 or gstapp@stappfinancial.com. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Stapp Wealth Management, PLLC is a registered investment adviser. Registration of an Investment Adviser does not imply any level of skill or training. The oral and written communications of an Adviser provide you with information about which you determine to hire or retain an Adviser.

Questions or concerns about the contents, information on our services, fees, or other business activity, or backgrounds of our advisors, should be directed to Rebecca Stapp, Chief Compliance Officer at (360)754-8895 or email at bstapp@stappfinancial.com.

Additional information about Stapp Wealth Management, PLLC also is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Material Changes

On July 28, 2010, the United State Securities and Exchange Commission published “Amendments to Form ADV” which amends the disclosure document that we provide to clients as required by SEC Rules. This Brochure dated December 31, 2021 is a new document prepared according to the SEC’s new requirements and rules. As such, this Document is materially different in structure and requires certain new information that our previous brochure did not require.

In the future, this Item will discuss only specific material changes that are made to the Brochure and provide clients with a summary of such changes. We will also reference the date of our last annual update of our brochure.

In the past we have offered or delivered information about our qualifications and business practices to clients on at least an annual basis. Pursuant to new SEC Rules, we will ensure that you receive a summary of any materials changes to this and subsequent Brochures within 120 days of the close of our business’ fiscal year. We may further provide other ongoing disclosure information about material changes as necessary.

We will further provide you with a new Brochure as necessary based on changes or new information, at any time, without charge.

Currently, our Brochure may be requested by contacting Rebecca Stapp/Assistant at (360)754-8895 or bstapp@stappfinancial.com.

Additional information about Stapp Wealth Management, PLLC is also available via the SEC’s web site www.adviserinfo.sec.gov. The SEC’s web site also provides information about any persons affiliated with Stapp Wealth Management, PLLC who are registered, or are required to be registered, as investment adviser representatives of Stapp Wealth Management, PLLC.

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Item 4 – Advisory Business

Stapp Wealth Management, PLLC was formed in November of 1996.

Services provided: Personal financial planning, including consultations, segmented plans and comprehensive plans. Investment supervisory services and investment management services managed according to asset allocation models and economic conditions. Preparation of Corporation, Estate, Individual, Partnership and Trust tax returns.

Stapp Wealth Management, PLLC offers advice on the following:

- Equity securities: exchange-listed and securities traded over-the-counter
- Corporate debt securities (other than commercial paper)
- Investment company securities: mutual fund shares
- United States government securities
- Interest in partnership investing in: real estate, oil and gas interests, and partnerships having economic merit and positive tax consequences such as equipment leasing

In general, investment clients will be invested in one of five portfolio strategies in which Stapp Wealth Management, PLLC manages with discretionary authority. Clients will complete a risk analysis and goal funding strategy to assist with model selection. With the assistance of our consultation, the client will select a model appropriate to their risk profile and objectives. The selection of a specific model can only be changed with client consent.

These portfolio strategies are designed based on varying degrees of risk. The portfolios range in risk level from defensive to aggressive. Investment clients may also be invested in a customized portfolio strategy based on their individual preferences and tolerances. Stapp Wealth Management, PLLC may use a wide range of investment products but primarily uses no-load mutual funds and exchange-traded funds in the five models.

Clients will execute an investment policy statement outlining any constraints imposed on portfolio management. Stapp Wealth Management, PLLC manages the models with discretionary authority with fiduciary duty to the client.

Stapp Wealth Management, PLLC does not participate in wrap fee programs. Stapp Wealth Management, PLLC supervisory or management investment advisory services are based on a percentage of assets managed through TD Ameritrade Institutional Services.

Stapp Wealth Management, PLLC manages \$120,460,735 in assets at TD Ameritrade Institutional Services as of December 31, 2021.

Stapp Wealth Management, PLLC has discretion/Limited Power of Attorney over the assets managed. Stapp Wealth Management, PLLC does not manage any client's assets on a non-discretionary basis.

Item 5 – Fees and Compensation

Basic fee schedule: Hourly fee based on number of hours to develop a financial plan.

The Financial Planning hourly rate is \$250.00 which is not negotiable with the exception of US Military referrals. The hourly rate for US Military referrals is \$150.00.

A fee invoice will be provided to the client upon delivery of the plan and the payment requirement by check. The invoice will indicate the hours worked and hourly rate charged. The check will be made payable to Stapp Wealth Management, PLLC.

Provide supervisory or managing investment advisory services. The specific manner in which fees are charged by Stapp Wealth Management, PLLC is established in a client's written agreement "Stapp Wealth Management, PLLC Investment Management Agreement."

These supervisory or management investment advisory services are based on a percentage of assets managed through TD Ameritrade Institutional Services.

Annual billing computes to a percentage of assets under management as follows:

The first	\$1-\$100,000	1%
The next	\$100,001-\$500,000	.75%
The next	\$500,001-\$1,000,000	.50
The next	\$1,000,001 and greater	.20%

(Fees may be waived or reduced for family and employees).

Clients under prior agreements may be charged management fee rates that are less than the current investment management agreement rates.

Stapp Wealth Management will send a written invoice, including the fee, the formula used to calculate the fee, the fee calculation itself, the time period covered by the fee, and if applicable, the amount of assets under management on which the fee was based. Stapp Wealth will include the name of the custodian (TD Ameritrade Institutional) on our fee invoice. We will send these to the client concurrent with the request for payment or payment of the Advisor's advisory fees. We urge the client to compare this information with the fees listed in the account statements at TD Ameritrade.

Compensation payment schedule:

Managed asset accounts billings based on assets billed quarterly after the end of each calendar quarter.

Clients management fees will be directly debited from client accounts at TD Ameritrade. Client must authorize Stapp Wealth Management, PLLC to directly debit fees from client accounts.

Clients will receive an informational copy of the billing.

Management fee shall be prorated for each capital contribution and withdrawal made during the applicable calendar quarter (with the exception of de minimis contributions and withdrawals).

Refund/contract termination: Pro-rata charge made for bona-fide advisor services actually rendered.

Fees are not negotiable.

Stapp Wealth Management, PLLC shall not receive brokerage commissions, transaction fees, and other related costs and expenses. Clients may incur certain charges imposed by TD Ameritrade such as fees charged by managers, custodial fees, deferred sales charges, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus.

Item 12 further describes the factors that Stapp Wealth Management, PLLC considers in selecting or recommending broker-dealers for client transactions and determining the reasonableness of their compensation.

Stapp Wealth Management, PLLC prepares the Corporation, Estate, Individual, Partnership and Trust tax returns for clients with combined assets under management exceeding \$250,000.

Clients will receive a \$550.00 maximum annual credit on tax preparation on a Form 1040, US Individual Tax Return. If a client's tax preparation exceeds the maximum credit, a statement indicating the tax preparation fee will be provided to the client upon completion of the tax return. The payment of the tax preparation will be by check. The check will be made payable to Stapp Wealth Management, PLLC.

Stapp Wealth Management, PLLC clients may receive tax planning recommendations based on their individual investment situation.

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

Stapp Wealth Management, PLLC does not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client).

Item 7 – Types of Clients

Stapp Wealth Management, PLLC provides portfolio management services to individuals, high net worth individuals, and retirement accounts. A client must have a minimum of combined assets exceeding \$250,000 for investment management services. Employees participating in a SIMPLE IRA plan through their employer have no minimum account value.

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

Stapp Wealth Management, PLLC will provide ongoing investment management for assets that are placed under management (Portfolio Under Management) in an account(s) at TD Ameritrade Institutional Services. The management will be consistent with the client's goals and tolerance for risk.

Stapp Wealth Management, PLLC's management style involves recognizing a client's investment asset according to a strict investment plan. An asset allocation model is prepared using a sophisticated modeling program incorporating modern portfolio theory. The client's personal tolerances and objectives are modeled into the plan. The objective is to derive the greatest returns while minimizing investment risks.

Stapp Wealth Management, PLLC can't guarantee an investment's future performance and that many factors affect investment performance, including many which are beyond the control of any individual. "Investing in securities involves risk of loss that clients should be prepared to bear."

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 Stapp Wealth Management, PLLC or the integrity of Stapp Wealth Management, PLLC's management. Stapp Wealth Management, PLLC has no information applicable to this Item.

Item 10 – Other Financial Industry Activities and Affiliations

Stapp Wealth Management, PLLC prepares the Corporation, Estate, Individual, Partnership and Trust tax returns for clients with combined assets under management exceeding \$250,000.

Item 11 – Code of Ethics

Stapp Wealth Management, PLLC has adopted a Code of Ethics for all supervised persons of the firm describing its high standard of business conduct, and fiduciary duty to its clients. The Code of Ethics includes provisions relating to the confidentiality of client information, a prohibition on insider trading, a prohibition of rumor mongering, restrictions on the acceptance of significant gifts and the reporting of certain gifts and business entertainment items, and personal securities trading procedures, among other things. All supervised persons at Stapp Wealth Management, PLLC must acknowledge the terms of the Code of Ethics annually, or as amended.

Stapp Wealth Management, PLLC anticipates that, in appropriate circumstances, consistent with clients' investment objectives, it will cause accounts over which Stapp Wealth Management, PLLC has management authority to effect, and will recommend to investment advisory clients or prospective clients, the purchase or sale of securities in which Stapp Wealth Management, PLLC its affiliates and/or clients, directly or indirectly, have a position of interest. Stapp Wealth Management, PLLC's employees and persons associated with Stapp Wealth Management, PLLC are required to follow Stapp Wealth Management, PLLC's Code of Ethics. Subject to satisfying this policy and applicable laws, officers, directors and employees of Stapp Wealth Management, PLLC and its affiliates may trade for their own accounts in securities which are recommended to and/or purchased for Stapp Wealth Management, PLLC's clients. The Code of Ethics is designed to assure that the personal securities transactions, activities and interests of the employees of Stapp Wealth Management, PLLC will not interfere with (i) making decisions in the best interest of advisory clients and (ii) implementing such decisions while, at the same time, allowing employees to invest for their own accounts. Under the Code certain classes of securities have been designated as exempt transactions, based upon a determination that these would materially not interfere with the best interest of Stapp Wealth Management, PLLC's clients. In addition, the Code requires pre-clearance of many transactions, and restricts trading in close proximity to client trading activity. Nonetheless, because the Code of Ethics in some circumstances would permit employees to invest in the same securities as clients, there is a possibility that employees might benefit from market activity by a client in a security held

by an employee. Employee trading is continually monitored under the Code of Ethics, and to reasonably prevent conflicts of interest between Stapp Wealth Management, PLLC and its clients.

Certain affiliated accounts may trade in the same securities with client accounts on an aggregated basis when consistent with Stapp Wealth Management, PLLC's obligation of best execution. In such circumstances, the affiliated and client accounts will share commission costs equally and receive securities at a total average price. Stapp Wealth Management, PLLC will retain records of the trade order (specifying each participating account) and its allocation, which will be completed prior to the entry of the aggregated order. Completed orders will be allocated as specified in the initial trade order. Partially filled orders will be allocated on a pro rata basis. Any exceptions will be explained on the Order.

Stapp Wealth Management, PLLC's clients or prospective clients may request a copy of the firm's Code of Ethics by contacting Gregory Stapp.

It is Stapp Wealth Management, PLLC's policy that the firm will not affect any principal or agency cross securities transactions for client accounts. Stapp Wealth Management, PLLC will also not cross trades between client accounts. Principal transactions are generally defined as transactions where an adviser, acting as principal for its own account or the account of an affiliated broker-dealer, buys from or sells any security to any advisory client. A principal transaction may also be deemed to have occurred if a security is crossed between an affiliated hedge fund and another client account. An agency cross transaction is defined as a transaction where a person acts as an investment adviser in relation to a transaction in which the investment adviser, or any person controlled by or under common control with the investment adviser, acts as broker for both the advisory client and for another person on the other side of the transaction. Agency cross transactions may arise where an adviser is dually registered as a broker-dealer or has an affiliated broker-dealer.

Item 12 – Brokerage Practices

Stapp Wealth Management, PLLC recommends that investment clients establish a brokerage account(s) with TD Ameritrade Institutional Services, a registered broker-dealer, member SIPC, to maintain custody of clients' assets and to effect trades in their account(s).

Stapp Wealth Management, PLLC is independently owned and operated and not affiliated with TD Ameritrade Institutional Services.

Stapp Wealth Management, PLLC shall have discretion/Limited Power of Attorney on a client's account(s). All investment decisions will be executed by Stapp Wealth Management,

PLLC in accordance with their Investment Policy Statement. Clients will sign a Stapp Wealth Management, PLLC Investment Management Agreement, their Investment Policy Statement and TD Ameritrade Institutional Services account(s) application.

All signed and initialed TD Ameritrade Institutional applications grant Stapp Wealth Management, PLLC Limited Power of Attorney to execute trades on behalf of the client(s).

TD Ameritrade provides Stapp Wealth Management, PLLC with access to its institutional trading and custody services, which are not available to retail investors. These services generally are available to independent investment advisors on an unsolicited basis, at no charge to them. TD Ameritrade's services include brokerage, custody, research, and access to mutual funds and other investments.

TD Ameritrade does not charge separately for accounts maintained in our custody at Stapp Wealth Management, PLLC. TD Ameritrade Institutional Services is compensated by account holders through commissions or other trade-related fees for security trades that are executed through TD Ameritrade or that settle into TD Ameritrade accounts.

TD Ameritrade makes available to Stapp Wealth Management, PLLC other products and services that benefit Stapp Wealth Management, PLLC but may not benefit our clients' account(s). These include software and other technology that provide access to client account data (such as trade confirmations and account statements); facilitate trade execution and allocation of aggregated trade orders for multiple clients' accounts; provide research, pricing information and other market data; facilitate payments of Stapp Wealth Management, PLLC management fees from clients' accounts; and assist with back-office functions, record keeping and client reporting.

Stapp Wealth Management, PLLC's recommendation that clients maintain their assets in accounts at TD Ameritrade Institutional Services is based in part of the benefit to Stapp Wealth Management, PLLC of the availability of some of the foregoing products and services provided by TD Ameritrade Institutional Services.

Stapp Wealth Management, PLLC can use a wide range of investment products but primarily uses no-load mutual funds and exchange-traded funds in portfolios under management. Purchases and sales of positions are based on but not limited to factors such as changes in economic conditions, changes in market conditions, changes in return expectations, changes in risk expectations, overall tax implications and changes, and changes in management. Recommendations are implemented in client and employee accounts at TD Ameritrade.

Item 13 – Review of Accounts

Stapp Wealth Management, PLLC offer to meet with clients on a quarterly to annual basis. The level and frequency of review varies by client. Accounts are reviewed for consistency with the investment strategy and performance among other things. Reviews may be triggered by changes in an account holder's personal, tax or financial status. There is currently no limit placed on the number of accounts that can be review by Stapp Wealth Management, PLLC.

Comprehensive personal financial plans are reviewed upon request.

A triggering event, such as a dramatic market move (in either direction), or retirement, will prompt a review of client accounts to ascertain if needed to make appropriate repositioning moves.

Stapp Wealth Management, PLLC prepares regular quarterly client reports that will be posted in each client Investment Performance Portal. TD Ameritrade will provide account statements, transaction confirmations, all applicable tax documents, required minimum distributions from qualified plans, as well as; proxy documents, including ballots and any communications from public companies.

Item 14 – Client Referrals and Other Compensation

Stapp Wealth Management, PLLC does not have any arrangements, oral or in writing, where it is paid cash or receives economic benefit (including commissions, equipment, or non-research services) from a non-client in connection with giving advice to clients. In addition, the firm does not directly or indirectly compensate any person for client referrals.

Item 15 – Custody

Clients should receive monthly statements from the broker dealer, TD Ameritrade Institutional Services that holds and maintains client's investment assets. The client can receive paper or on-line statements. Stapp Wealth Management, PLLC urges you to carefully review such statements and compare such official custodial records to the quarterly account

reports that we may provide to you. Our reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

Item 16 – Investment Discretion

Stapp Wealth Management, PLLC receives written discretionary authority from the client at the outset of an advisory relationship. Stapp Wealth Management, PLLC has the discretion to buy, sell, exchange or otherwise trade in securities that are approved by Stapp Wealth Management, PLLC and to execute orders for such securities through TD Ameritrade Institutional.

Client may impose reasonable restrictions on their account, including, but not limited to, the type, nature, or specific names of securities to be bought, sold, or held in their account. If not specifically requested by the client, discretionary authority will be established at the time the account is opened.

Investment guidelines and restrictions must be provided to Stapp Wealth Management, PLLC in writing.

When selecting securities and determining amounts, Stapp Wealth Management, PLLC observes the investment policy statement. For registered investment companies, Stapp Wealth Management, PLLC's authority to trade securities may also be limited by certain federal securities and tax laws that require diversification of investments and favor the holding of investments once made.

Stapp Wealth Management, PLLC shall have discretion/Limited Power of Attorney on a client's account(s). All investment decisions will be executed by Stapp Wealth Management, PLLC in accordance with their Investment Policy Statement. Clients will sign a Stapp Wealth Management, PLLC Investment Management Agreement, their Investment Policy Statement and TD Ameritrade Institutional Services account(s) application.

All signed and initialed TD Ameritrade Institutional applications grant Stapp Wealth Management, PLLC Limited Power of Attorney to execute trades on behalf of the client(s).

Item 17 – Voting *Client* Securities

As a matter of firm policy and practice, Stapp Wealth Management, PLLC does not have any authority to and does not vote proxies on behalf of advisory clients. Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in client

portfolios. Stapp Wealth Management, PLLC may provide advice to clients regarding the clients' voting of proxies.

Item 18 – Financial Information

Registered investment advisers are required in this Item to provide you with certain financial information or disclosures about Stapp Wealth Management, PLLC's financial condition. Stapp Wealth Management, PLLC has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients and has not been the subject of a bankruptcy proceeding.

Item 19 – Requirements for State-Registered Advisers

Gregory T. Stapp

Gregory T. Stapp began his career with a CPA firm in 1985. He became a licensed Certified Public Accountant in 1986 and later advanced to a shareholder position within the firm. He became a CERTIFIED FINANCIAL PLANNER™ professional in 1990, a Personal Financial Specialist in 1996, and has served on the Washington Society of Certified Public Accountant's Personal Financial Planning Committee. In December of 1996 he formed his own accounting and financial planning firm. He was accepted as a member of the National Association of Personal Financial Advisors (NAPFA) in August of 1997. NAPFA is an association of fee-only financial advisors located throughout the United States. He formed Stapp Wealth Management, PLLC in November of 1998.

Gregory T. Stapp's education includes:

College for Financial Planning, Denver, Colorado

Degree: Master of Science Degree in Financial Planning – 2000

College for Financial Planning, Denver, Colorado

Degree: Certified Financial Planner – 1990

Whitworth College, Spokane, Washington

Degree: Bachelor of Arts – Accounting – 1984

Passed Industry Exams Include:

Series 63

November 26, 1991

Disciplinary Information

None

Thomas M. Stapp

He became a CERTIFIED FINANCIAL PLANNER™ professional in 2020. He was accepted as a member of the National Association of Personal Financial Advisors (NAPFA) in 2020. NAPFA is an association of fee-only financial advisors located throughout the United States.

Thomas M. Stapp's education includes:

Baylor University

Degree: BBA Financial Services and Planning

Disciplinary Information:

None

Other Business Activities:

None

Rebecca A. Stapp

Rebecca A. Stapp's education includes:

Saint Martin's College, Olympia

Certification: Education

Pacific Lutheran University, Tacoma

Degree: BFA Graphic Design

Passed Industry Exams Include:

Series 65

July 3, 2016

Disciplinary Information:

None

Other Business Activities:

None

Supervision:

Ms. Stapp and Mr. Thomas Stapp are supervised by Gregory T. Stapp.

Ms. Stapp as the CCO supervises Gregory T. Stapp.