

**Form ADV Part 2A**

**Item 1 – Cover Page**

WealthHarbor Capital Group, LLC

433 Metairie Rd, Ste 500

Metairie, LA 70005

504-482-1962

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

03/23/2022

This Brochure provides information about the qualifications and business practices of WealthHarbor Capital Group, LLC (here in also referred to as WCG). If you have any questions about the contents of this Brochure, please contact us at 504-482-1962 or [bgrand@wealthharbor.com](mailto:bgrand@wealthharbor.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.

WealthHarbor Capital Group, LLC 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.

Additional information about WealthHarbor Capital Group, LLC also is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Item 2 – Material Changes**

Brian Currie has been hired as Chief Investment Officer and will participate in investment committee meeting as well as assisting with client portfolio management.

Currently, our Brochure may be requested by contacting Brandon Grandbouche, Managing Partner of WealthHarbor Capital Group, LLC at 504-482-1962 or [bgrand@wealthharbor.com](mailto:bgrand@wealthharbor.com) . Our Brochure is also available on our web site [www.wealthharbor.com](http://www.wealthharbor.com), also free of charge.

Additional information about WealthHarbor Capital Group, LLC is also available via the SEC's web site [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The SEC's web site also provides information about any persons affiliated with WealthHarbor Capital Group, LLC who are registered, or are required to be registered, as investment adviser representatives of WealthHarbor Capital Group, LLC.

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#### **Item 4 – Advisory Business**

WealthHarbor Capital Group, L.L.C. (WCG) is an SEC registered investment advisory firm founded in 2001 by President and owner Scott Grandbouche. WCG is engaged in asset management advisory services for 401(k) and other retirement plans, trusts, foundations, corporations and individuals on either a discretionary or non-discretionary basis. Each client meets with an advisor regarding WCG's investment approach and its suitability based on other invested assets and their investment objectives. The interview includes discussions relative to investment goals, risk and volatility tolerance, investment time horizons, and basic financial data. Client input is carefully considered and a client's wishes regarding the inclusion or exclusion of certain investment vehicles or asset classes is adopted after discussions regarding their goals and specific portfolios.

WCG may use a variety of financial instruments including individual equities, mutual funds, exchange traded funds (ETFs), index basket securities (Spiders, Webs, etc.), conservative option strategies, international investments, and fixed income. In certain cases, all or a portion of a client's advisory services may be obtained from other registered investment advisers through WCG; and in such circumstances, WCG will continue to act as a consultant to the client for the purpose of managing the total client investment relationship.

WCG manages assets for clients on both a discretionary and non-discretionary basis. As of 12/31/2021 WCG is managing \$296,146,121 for clients, split between \$265,319,977 on a discretionary basis and \$30,826,144 on a non-discretionary basis.

#### **Item 5 – Fees and Compensation**

Client fees will be billed in advance and calculated as of the last business day of each calendar quarter based on the closing market value for the quarter (as determined in good faith by WCG) of the assets in the Account. The management fee for WCG managed assets is one and one half percent (1 1/2%) per annum charged quarterly. Fees are negotiable and may be discounted at the discretion of WCG. Typically, these fees are deducted directly from the assets of client accounts but a special arrangement may be made to bill the clients directly. This fee will not include transaction-clearing costs that will be charged by the custodian. This fee is approximately \$12.00- \$20.00 per trade but may be amended by the clearing firm from time to time. WCG does not receive any portion of this fee and does not control the clearing firm's fee structure for trades other than WCG's ability to replace a

clearing firm that charges fees excessive in the view of WCG. WCG will use no-load or NAV trades of load mutual funds and does not receive 12b-1 fees for individually managed accounts paid directly by mutual fund companies. The fee for the initial or terminating calendar quarter will be pro-rated for the number of days which the Agreement was in effect and any refunds will be returned to client accounts prior to account transfer to the new custodian. WCG will receive no start-up or termination fees, nor will the client be subject to any penalties unless pre-stipulated by the custodian.

Additions to the account between billing periods may be charged a pro rata management fee, at the discretion of WCG, in the same fashion as the Initial Fee described above.

Increases in the Management Fee will only be implemented at the beginning of a new quarter and upon completion of a new client agreement. Reductions in fees will take place at the beginning of the next calendar quarter.

WCG may offer clients management services through other investment advisory products such as variable annuities with no CDSC. Appropriate disclosure and fee documents from registered advisers will be provided when used by WCG.

Daily valuation retirement plan clients are charged on a quarterly basis in arrears. The management fee for these plans is 1.5% of assets per annum charged quarterly. This fee is negotiable and may be modified at the discretion of WCG depending on the specific factors of the case. These plans also incur fees from custodians, record keepers, and third party administrators; and these fees are either directly billed to the clients, deducted from their assets, or paid out of the management fee charged by WCG depending on the negotiated contract details for the client. In any case, these fees are fully disclosed to the plan sponsor and participants. All mutual fund credits including 12-b1 fees and Sub TA fees are returned to the plan to offset the disclosed management fees.

WCG fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses, if any. Any such fees, determined by the custodian, shall be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, third party investment and other third parties such as fees charged by managers, custodial fees, deferred sales charges, odd-lot differentials, 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. Such charges, fees and commissions are exclusive of and in addition to WCG's fee, and WCG shall not receive any portion of these commissions, fees, and costs.

WealthHarbor may also charge a negotiated flat dollar fee per quarter.

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

WCG 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**

WCG provides portfolio management services to individuals, high net worth individuals, corporate pension and profit-sharing plans, charitable institutions, foundations, endowments, trusts, estates, corporations, and 401(k) plans.

Minimum Initial Account Value is \$100,000. WCG may, under certain circumstances, waive the minimum account value.

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

WCG designs asset allocation models for its clients based on a proprietary research model of asset class rotation using a core of conservative investments and smaller allocations of more volatile sectors and classes. WCG occasionally provides equity management for some clients based on WCG's independent research including the use of various research sources. WCG's investment philosophy is based on risk management and long term conservative growth of assets but investing in securities involves risk of loss that clients should be prepared to bear.

WCG uses an investment committee to analyze internal and external research to understand how sector specific asset classes perform in various market cycles and in various economic conditions. The investment committee will then construct a portfolio based upon a core weighting (between 40% and 100%) of what we consider to be the least volatile assets classes. The investment committee then selects tactical allocations to asset classes that have the greatest chance for appreciation. These tactical pieces are then given small percentage weightings in the portfolio (between 3% and 20%). The portfolios are designed to provide returns with reduced downside capture and lower volatility than the S&P 500. Portfolios are then further tailored to the risk tolerance and objective of clients.

This strategy is designed to reduce the risk of loss but it is not expected to eliminate the risk of loss and clients should expect to bear any losses incurred utilizing this strategy.

WCG invests in asset categories and sectors primarily through the use of mutual funds. Our investment committee carefully selects mutual funds through the analysis of their past performance, the investment manager's style and expertise, the fund's holdings, style purity, and other analytics. WCG uses mutual funds because they allow us access to systemic market appreciation and have the ability to limit the specific risk of individual stock ownership. This strategy is designed to reduce the risk of loss but it is not expected to eliminate the risk of loss and clients should expect to bear any losses incurred utilizing this strategy.

### **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 WCG or the integrity of WCG's management. WCG has no information applicable to this Item.

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

WCG has designed the WealthHarbor Select 401(k) Plan and dedicates a portion of management's time in servicing Plan Sponsors and other advisors using the platform. The time involved with the Select 401(k) platform is directly linked to WCG's investment advisory services and certain fees charged are dedicated to plan administration and the balance to investment advisory fees.

Brandon S. Grandbouche operates under a Reciprocal Advisory Agreement with ADG Wealth done as part of a strategic alliance between the two firms. As part of this arrangement WealthHarbor receives no compensation.

WCG is sub-advisor to Equitas Capital Advisors, a Louisiana registered RIA. WCG provides investment advisory services to Equitas Capital Advisors and shares revenue on clients of Equitas Capital Advisors. Fees are the same as those charged by WCG and are subject to discount on a case by case basis at the discretion of WCG. WCG's investment approach is the same for Equitas Capital Advisors clients as it is for regular WCG clients.

Dumaine Consultants LLC are contracted to refer potential investment advisory clients to WCG. Such solicitations will be done by Dumaine Consultants LLC as impersonal advisory services only.

David Moolekamp, CPA is contracted to refer potential investment advisory clients to WCG. Such solicitations will be done by David Moolekamp, CPA as impersonal advisory services only.

Robert Culumber, CPA is contracted to refer potential investment advisory clients to WCG. Such solicitations will be done by Robert Culumber, CPA as impersonal advisory services only.

Daniel Imbornone, CPA is contracted to refer potential investment advisory clients to WCG. Such solicitations will be done by Daniel Imbornone, CPA as impersonal advisory services only.

## **Item 11 – Code of Ethics**

WCG 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 WCG must acknowledge the terms of the Code of Ethics annually, or as amended.

WCG anticipates that, in appropriate circumstances, consistent with clients' investment objectives, it will cause accounts over which WCG has management authority to effect, and will recommend to investment advisory clients or prospective clients, the purchase or sale of securities in which WCG, its affiliates and/or clients, directly or indirectly, have a position of interest. WCG's employees and persons associated with WCG are required to follow WCG's Code of Ethics. Subject to satisfying this policy and applicable laws, officers, directors and employees of WCG and its affiliates may trade for their own accounts in securities which are recommended to and/or purchased for WCG's clients. The Code of Ethics is designed to assure that the personal securities transactions, activities and interests of the employees of WCG 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 WCG'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 WCG and its clients.

Related persons to WCG might from time to time purchase or sell assets in their own accounts whether or not the same activities take place in WCG managed accounts. However, representatives of WCG will not give preference to their own orders over a client's activities.

Certain affiliated accounts may trade in the same securities with client accounts on an aggregated basis when consistent with WCG'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. WCG 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.

WCG's clients or prospective clients may request a copy of the firm's Code of Ethics by contacting Brandon Grandbouche.

It is WCG's policy that the firm will not affect any principal or agency cross securities transactions for client accounts. WCG 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

Where the client chooses to grant investment discretion to WCG, WCG will normally have authority to supervise and direct the investments of and for the client's account without prior consultation with the client. Pursuant to this discretionary authority WCG will normally determine which securities are bought and sold for the account, the total amount of such purchases and sales, the brokers or dealers through which transaction will be executed, and the commission rates paid to effect the transactions. WCG's authority may be subject to specific conditions imposed by the client, e.g. restrictions on certain industry purchases due to positions held in other accounts or work related concentrated sectors. As a practical matter, most transactions will be implemented through the broker/dealer custodian, Pershing Advisory Solutions at a fixed price of approximately \$12.00 -\$20.00 per transaction. WCG does not receive any revenue from these fees and receives no soft dollar benefits from any broker dealer. Clients understand that fees could be less than this cost in certain circumstances if trades were executed away from clearing broker/dealer.

As discussed above, WCG has selected Pershing Advisory Solutions (PAS) as the broker/dealer through which securities orders are placed. WCG believes that PAS, through their clearing services will offer competitive prices and markets for execution of securities for WCG accounts at favorable prices consistent with "best execution" of such transactions. WCG's selection of PAS takes into account the quality of the brokerage services, including such factors as execution capability, willingness to commit capital, financial stability, and clearance and settlement capabilities. Accordingly, WCG account transactions may not always be executed at the lowest possible cost.

## Item 13 – Review of Accounts

**Reviews.** Accounts are constantly monitored with reviews performed monthly using client statements and formal reviews on a quarterly basis using performance reports. Allocation models determine balancing guidelines which are based on an individual account's investment objectives.

**Reviewers.** WealthHarbor Capital Groups' investment committee includes professional with over 40 years of combined financial services experience. The investment committee members are Series 65 licensed and hold various professional designations. The current number of advisory accounts can easily be handled by this committee.

**Reports** include regular monthly securities statements issued by the broker/dealer clearing firm holding the account and more complete quarterly performance reports.

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

WCG receives no economic benefit from any non-client in connection with giving advice to clients.

WCG compensates only contracted solicitors for client referrals. Pursuant to the Agreement, the Solicitor has agreed to solicit persons to engage WCG to provide 401(k) and/or investment advisory services (“Advisory Services”). In return for the Solicitor’s services under the Agreement, WCG has agreed to pay the Solicitor a fully disclosed fee received from each person solicited by the Solicitor who subsequently engages WCG to provide Advisory Services. Said fees shall be rendered to Solicitor for the term of the advisory relationship.

Notwithstanding the aforementioned contractual relationship, the Solicitor is not an officer or employee of, or otherwise affiliated with WCG. No person who is solicited by Solicitor on behalf of WCG and who engages WCG to provide Advisory Services will be charged fees above and beyond the customary fees charged by WCG, due to the fact that WCG obtained such Client pursuant to a Solicitor’s arrangement. There is no differential in the amount or level of investment advisory fees charged to any Client of WCG for Advisory Services attributable to the existence of the Agreement.

Furthermore, clients introduced by Solicitor will be required to enter into a separate investment advisory agreement directly with WCG. Solicitors must provide clients with WCG's disclosure brochure, currently the ADV Part II, as directed by the Investment Advisors Act and required by the SEC. Clients must sign the solicitation disclosure form acknowledging receipt of the firm’s disclosure brochure under the Investment Advisers Act and required by the Securities and Exchange Commission must be provided to and signed any client or prospective client before establishing a relationship with the firm as your investment adviser.

#### **Item 15 – Custody**

WealthHarbor is not deemed to have custody of Clients’ assets although we have the ability to debit some of our clients’ accounts for investment management fees. As described in Item 5, we generally charge clients’ accounts quarterly in advance or arrears based upon submission of fee bills to each client’s custodian.

You should receive at least quarterly statements from the broker-dealer, bank or other qualified custodian that holds and maintains your investment assets. Our statements may

vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities. For tax and other purposes, your custodial statement is the official record of your account(s) and assets.

***We urge you to carefully review your custodian statements and compare them to the account statements that we may provide to you as your investment manager.***

## **Item 16 – Investment Discretion**

WCG usually receives discretionary authority from the client at the outset of an advisory relationship to select the identity and amount of securities to be bought or sold. In all cases, however, such discretion is to be exercised in a manner consistent with the stated investment objectives for the particular client account.

When selecting securities and determining amounts, WCG observes the investment policies, limitations and restrictions of the clients for which it advises. For registered investment companies, WCG'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.

Investment guidelines and restrictions must be provided to WCG in writing.

## **Item 17 – Voting *Client* Securities**

As a matter of firm policy and practice, WCG 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. WCG 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 WCG's financial condition. WCG 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.

## Form ADV Part 2B Supervised Persons

### Item 1- Cover Page

Brandon Scott Grandbouche

WealthHarbor Capital Group, LLC

433 Metairie Rd, Ste 500, Metairie, LA 70005

504-482-1962

03/25/2022

**This Brochure Supplement provides information about Brandon Scott Grandbouche that supplements the WealthHarbor Capital Group, LLC Brochure. You should have received a copy of that Brochure. Please contact Brandon Grandbouche at 504-482-1962 if you did not receive WealthHarbor Capital Group, LLC's Brochure or if you have any questions about the contents of this supplement.**

**Additional information about Brandon Scott Grandbouche is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

### Item 2- Educational Background and Business Experience

Brandon Scott Grandbouche, born 1978, graduated from Louisiana State University in 2001 with a BA in Mass Communications. He has since passed the Series 65 Uniform Investment Adviser Law Examination and earned the professional designation of Qualified Plan Financial Consultant (QPFC) from the American Society of Pension Professionals and Actuaries (ASPPA). Outlined below is his work experience for the previous five years.

January 1, 2004-Present      Employed by WealthHarbor Capital Group, LLC  
Brandon started with WealthHarbor in 2004 and has held titles of Investment Advisor, Retirement Consultant, Partner and currently holds the title of Managing Partner and Chief Compliance Officer.

### Item 3- 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 each supervised person providing investment advice. No information is applicable to this Item.

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

No information is applicable to this Item.

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

No information is applicable to this Item.

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

Brandon is the head of WealthHarbor Capital Group's investment committee and participates jointly in all activities of the committee. His responsibilities on the committee include the review and evaluation of investment vehicles, the discussion and implementation of portfolio changes, the evaluation and discussion of macro and micro economic trends, the evaluation and discussion of outside research, and the compilation and discussion of proprietary research. He directly supervises all activities by the WealthHarbor staff. This supervision includes the monitoring and coaching of all client interaction including, but not limited to, phone conversations, face to face client interaction, and email messages. Scott exercises discretion over client accounts as a member of the investment committee. The investment advice Brandon disseminates to clients is based solely on the recommendations of the investment committee in which his involvement is constantly supervised and analyzed.

**Form ADV Part 2B Supervised Persons**

**Item 1- Cover Page**

**Brian Edward Currie**

**WealthHarbor Capital Group, LLC**

**433 Metairie Rd, Ste 500, Metairie, LA 70005**

**504-482-1962**

**03/25/2022**

**This Brochure Supplement provides information about Brian Edward Currie that supplements the WealthHarbor Capital Group, LLC Brochure. You should have received a copy of that Brochure. Please contact Brian Currie at 504-482-1962 if you did not receive WealthHarbor Capital Group, LLC's Brochure or if you have any questions about the contents of this supplement.**

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

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

Brian Edward Currie, born 1978, graduated from Louisiana State University in 2000 with a BS in Marketing. He earned his MBA with a concentration in Finance from the University of New Orleans in 2002. He has since passed the Series 65 Uniform Investment Adviser Law. Outlined below is his work experience for the previous five years.

March 8, 2021-Present      Employed by WealthHarbor Capital Group, LLC  
Brian started with WealthHarbor in 2021 and currently holds the title of  
Chief Investment Officer.

September 2020-March 2021      Employed by TCG Advisors  
Brian started with TCG Advisors in 2020 as a Senior Wealth Advisor.

August 2019-September 2021      Employed by Montz Harcus Wealth Management  
Brian started with Montz Harcus Wealth Management in 2019 as Senior Portfolio Manager

November 2018-August 2019      Employed by Iberia Wealth Advisors  
Brian started with Iberia Wealth Advisors in 2018 as Vice President/Portfolio Manager

July 2018-November 2018 Employed by Hancock Whitney Wealth Management  
Brian started with Hancock Whitney Wealth Management in 2018 as  
Vice President/Portfolio Manager

December 2005-July 2018 Employed by Capital One Wealth Management  
Brian started with Capital One Wealth Management in 2005 as Assistant Vice  
President/Senior Trader

### **Item 3- 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 each supervised person providing investment advice. No information is applicable to this Item.

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

No information is applicable to this Item.

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

No information is applicable to this Item.

### **Item 6 - Supervision**

Brian is a member of the WealthHarbor investment committee and participates jointly in all activities of the committee. His responsibilities on the committee include the review and evaluation of investment vehicles, the discussion and implementation of portfolio changes, the evaluation and discussion of macro and micro economic trends, the evaluation and discussion of outside research, and the compilation and discussion of proprietary research. He directly supervises all activities by the WealthHarbor staff. This supervision includes the monitoring and coaching of all client interaction including, but not limited to, phone conversations, face to face client interaction, and email messages. Brian exercises discretion over client accounts as a member of the investment committee. The investment advice Brian disseminates to clients is based solely on the recommendations of the investment committee in which his involvement is constantly supervised and analyzed.