

**Registered As: Triad Wealth Management, LLC | CRD No. 314293**



## **Triad Wealth Management, LLC**

### **Form ADV Part 2A – Firm Disclosure Brochure**

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**March 20, 2022**

This Form ADV Part 2A (“Disclosure Brochure”) provides information about the qualifications and business practices of Triad Wealth Management (“Firm”). If you have any questions about the contents of this Disclosure Brochure, please contact us at (316) 361-7013 or by email at [mark.harper@triadpartners.com](mailto:mark.harper@triadpartners.com). The information in this Disclosure Brochure has not been approved or verified by the U.S. Securities and Exchange Commission (“SEC”) or by any state securities authority. Registration of an investment advisor does not imply any specific level of skill or training. This Disclosure Brochure provides information about the firm to assist you in determining whether to retain the firm. Additional information about Triad Wealth Management, LLC is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching our CRD number 314293.

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**Item 2 – Material Changes**

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There are no material changes to disclose since the initial approval on 06/04/2021.

At any time, the current Disclosure Brochure is available on the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching the firm name or CRD number 314293. A copy of this Disclosure Brochure may be requested at any time, by contacting (316) 361-7013 or by email at [mark.harper@triadpartners.com](mailto:mark.harper@triadpartners.com).



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## **Item 4 – Advisory Business**

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### **Firm Information**

The firm was organized in Delaware and filed as a Kansas foreign LLC in 2021 to offer asset management services as a sub-advisor to other registered investment advisors. The entity registered as an investment advisor with the SEC in 2021. This disclosure brochure provides information regarding the qualifications, business practices and details of the advisory services and the applicable fees.

### **Principal Owners**

The firm is owned entirely by Triad Collective, LLC. Triad Collective, LLC is owned 50/50 by Shawn Sparks and Brad Johnson.

- Shawn Sparks is in charge of business strategy, operations and overall management of the firm.
- Brad Johnson is a member of Triad Wealth Management but will not be involved in managing the day-to-day operations of the firm.

### **Wrap Fee Program**

A wrap fee program is a comprehensive advisory account with a single fee that covers a bundle of services; such as, portfolio management, advice, and investment research as well as trade execution, custody and reporting fee. Triad Wealth Management does not act as the sponsor or portfolio manager of a wrap fee program.

### **Assets Under Management**

The firm is a newly registered investment adviser. Assets under management will be amended at least annually.

<b>Assets under Management</b>	
Discretionary	\$44,000.00
Non-Discretionary	\$0.00
<b>Total</b>	<b>\$0.00</b>

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## **Item 5 – Fees and Compensation**

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### **Investment Management**

Fees for individuals are generally paid quarterly in arrears based on the prior quarter end value not to exceed 1%.

Fees for sub-advisory service are negotiable based on the scope and complexity of the services to be provided but generally do not exceed 1%.



- Clients will receive quarterly statements from the Custodian that provides details of the advisory fees.
- The investment advisory fee in the first period of service is pro-rated from the inception date of the account[s] to the end of the first quarter.
- If the advisory agreement is terminated before the end of the quarterly period, Client is entitled to a pro-rated refund of any pre-paid quarterly advisory fee based on the number of days remaining in the quarter after the termination date.
- Asset management fees are exclusive of and in addition to, brokerage fees, transaction fees, and other related costs and expenses.
- The firm will not have the authority or responsibility to value portfolio securities.

### **Mutual Fund Share Class Disclosures**

Triad Wealth Management, LLC strives to select the lowest cost share class available; however, certain mutual fund share classes charge a 12b-1 fee that generally amounts to an additional .25% expense ratio or more. The purpose of 12b-1 fees, as approved by the SEC, are to cover marketing expenses and shareholder services such as support services and “other expenses” such as legal, accounting and the administrative functions of the custodian. When selecting a mutual fund, Investment Advisor Representatives have a fiduciary duty to choose the share class that helps manage the overall fee structure of the account. The entire fee structure includes such fees as the asset management fee, the expense ratio and ticket charges.

- Mutual funds typically offer multiple share classes, including lower-cost share classes that do not charge 12b-1 fees and are therefore usually less expensive.
- Investment Advisor Representatives will consider investing Client funds in 12b-1 fee-paying share classes even when a lower-cost share class is available as appropriate to account for the overall fee structure and tax considerations as well as attributes of a fund not available for lesser fees.

### **Compensation for Sales of Securities**

Triad Wealth Management, LLC does not receive commission compensation for advisory services.

### **Other Fees and Expenses**

Clients will incur transaction charges for trades executed in their accounts. These transaction fees are separate from our fees. Also, Clients will pay the following separately incurred expenses, which we do not receive any part of: charges imposed directly by a mutual fund, index fund, or exchange traded fund which shall be disclosed in the fund’s prospectus (i.e., fund management fees and other fund expenses). If a Client’s assets are invested in mutual funds or other pooled investment products, Clients should be aware that there will be



two layers of advisory fees and expenses for those assets. Client will pay an advisory fee to the fund manager and other expenses as a shareholder of the fund. Client will also pay their Advisor the advisory fee with respect to those assets.

Most of the mutual funds available in the program may be purchased directly. Therefore, Clients could generally avoid the second layer of fees by not using the management services of Triad Wealth Management, LLC and by making their own investment decisions. Further information regarding fees assessed by a mutual fund is available in the appropriate prospectus.

### **Termination**

A contract between Triad Wealth Management, LLC and a Client may be cancelled at any time with thirty (30) days prior written notice. Clients will be given this brochure form ADV Part 2A, forty-eight hours in advance of signing an agreement or they will have five business days to unconditionally cancel the agreement.

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

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Triad Wealth Management, LLC does not accept performance-based fees, fees based on a share of capital gains on or capital appreciation of the assets of a Client (such as a Client that is a hedge fund or other pooled investment vehicle).

Triad Wealth Management, LLC also does not participate in side-by-side management, where an advisor manages accounts that are both charged a performance-based fee and accounts that are charged another type of fee, such as an hourly or flat fee or an asset-based fee.

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### **Item 7 – Types of Clients**

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The advisory services offered by Triad Wealth Management, LLC are primarily available for individuals.

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

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Triad Wealth Management, LLC emphasizes continuous and regular account supervision. As part of our asset management service, we generally create a portfolio, consisting of individual stocks or bonds, exchange traded funds (“ETFs”), options, mutual funds and other public and private securities or investments. Each portfolio will be initially designed to meet a particular investment goal. Once the appropriate portfolio has been determined, it is subject to review and as necessary, rebalanced to the stated goals and objectives.

Clients are not able to place restrictions on the types of investments to be held in the portfolio.



Triad Wealth Management, LLC uses multiple forms of research to analyze financial data and market conditions such as the general financial health of a company, and/or the analysis of management or competitive advantages, past market data (primarily price and volume), business cycles as well as patterns and trends.

Triad Wealth Management, LLC will typically hold all or a portion of a security for more than a year but may hold for shorter periods for the purpose of rebalancing. At times, Triad Wealth Management, LLC will buy and sell positions that are more short-term in nature, depending on the fundamentals of the security, sector, or asset class.

### **Risk of Loss**

Investing in securities involves certain investment risks. Securities can fluctuate in value or lose value up to the entire principal amount invested. Clients should be prepared to bear the potential risk of loss. The following types of risks apply to investing:

- **Business Risk** – the measure of risk associated with a particular security. It is also known as unsystematic risk and refers to the risk associated with a specific issuer of a security. Generally speaking, all businesses in the same industry have similar types of business risk. More specifically, business risk refers to the possibility that the issuer of a particular company stock or a bond may go bankrupt or be unable to pay the interest or principal in the case of bonds.
- **Call Risk** – the risk specific to bond issues and refers to the possibility that a debt security will be called prior to maturity. Call risk usually goes hand in hand with reinvestment risk because the bondholder must find an investment that provides the same level of income for equal risk. Call risk is most prevalent when interest rates are falling, as companies trying to save money will usually redeem bond issues with higher coupons and replace them on the bond market with issues with lower interest rates.
- **Credit Risk** – the risk that an investor could lose money if the issuer or guarantor of a fixed income security is unable or unwilling to meet its financial obligations.
- **Currency/Exchange Rate Risk** – the risk of a change in the price of one currency against another.
- **ETF Risks (Net Asset Valuations and Tracking Error)** - ETF performance may not exactly match the performance of the index or market benchmark that the ETF is designed to track because 1) the ETF will incur expenses and transaction costs not incurred by any applicable index or market benchmark; 2) certain securities comprising the index or market benchmark tracked by the ETF may, from time to time, temporarily be unavailable; and 3) supply and demand in the market for either the ETF and/or for the securities held by the ETF may cause the ETF shares to trade at a premium or discount to the actual



net asset value of the securities owned by the ETF. Certain ETF strategies may from time to time include the purchase of fixed income, commodities, foreign securities, American Depositary Receipts, or other securities for which expenses and commission rates could be higher than normally charged for exchange-traded equity securities, and for which market quotations or valuation may be limited or inaccurate.

- **Inflationary Risk** – the risk that future inflation will cause the purchasing power of cash flow from an investment to decline.
- **Interest Rate Risk** – the risk that fixed income securities will decline in value because of an increase in interest rates; a bond or a fixed income fund with a longer duration will be more sensitive to changes in interest rates than a bond or bond fund with a shorter duration.
- **Legislative Risk** – the risk of a legislative ruling resulting in adverse consequences.
- **Liquidity Risk** – the possibility that an investor may not be able to buy or sell an investment as and when desired or in sufficient quantities because opportunities are limited.
- **Market Risk** – the risk that the value of securities may go up or down, sometimes rapidly or unpredictably, due to factors affecting securities markets generally or particular industries.
- **Pandemic Risk** – large-scale outbreaks of infectious disease that can greatly increase morbidity and mortality over a wide geographic area, crossing international boundaries, and causing significant economic, social, and political disruption.
- **Reinvestment Risk** – the risk that falling interest rates will lead to a decline in cash flow from an investment when its principal and interest payments are reinvested at lower rates.
- **Social/Political** – the possibility of nationalization, unfavorable government action or social changes resulting in a loss of value.
- **Taxability Risk** – the risk that a security that was issued with tax-exempt status could potentially lose that status prior to maturity. Since municipal bonds carry a lower interest rate than fully taxable bonds, the bond holders would end up with a lower after-tax yield than originally planned.

### **Types of Investments**

Triad Wealth Management, LLC generally manages Client portfolios that primarily consist of Exchange Traded Equities (ETFs) and limited equity positions and a cash allocation.





- **Exchange Traded Funds (ETFs)** – An ETF is a portfolio of securities invested to track a market index similar to an index mutual fund, but the shares are traded on an exchange like an equity. An ETF share price fluctuates intraday depending on market conditions instead of having a net asset value (NAV) that is calculated once at the end of the day. The shares may trade at a premium or discount; and as a result, investors pay more or less when purchasing shares and receive more or less than when selling shares. The supply of ETF shares is regulated through a mechanism known as creation and redemption that involves large specialized investors, known as authorized participants (APs). Authorized participants are large financial institutions with a high degree of buying power, such as market makers, banks or investment companies that provide market liquidity. When there is a shortage of shares in the market, the authorized participant creates more (creation). Conversely, the authorized participant will reduce shares in circulation (redemption) when supply falls short of demand. Multiple authorized participants help improve the liquidity of a particular ETF and stabilize the share price. To the extent that authorized participants cannot or are otherwise unwilling to engage in creation and redemption transactions, shares of an ETF tend to trade at a significant discount or premium and may face trading halts and delisting from the exchange. The performance of ETFs is subject to market risk, including the complete loss of principal. ETFs also have a trading risk based on cost inefficiency if the ETFs are actively traded and a liquidity risk if the ETFs has a large price spread and low trading volume. In addition, investors buying or selling shares in the secondary market pay brokerage commissions, which may be a significant proportional cost not incurred by mutual funds.
- **Cash** - Based on a perceived or anticipated market conditions and/or events, certain assets will be taken out of the market and held in a defensive cash position. The firm invests cash balances in money market funds, FDIC Insured Certificates of Deposit, high-grade commercial paper and/or government-backed debt instruments. Cash positions are subject to the agreed upon advisory fee as they are managed as part of the overall active investment strategy. The firm does not hold cash positions for an extended period of time.

Additional types of investments will be considered per Client for asset allocation and risk management purposes.

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### **Item 9 – Disciplinary Information**

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There are no legal, regulatory, or disciplinary events involving Triad Wealth Management, LLC or any of its Supervised Persons.

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

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#### **Insurance Agency Affiliations**

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Certain Investment Advisor Representatives are also licensed insurance professional. Implementations of insurance recommendations are separate and apart from their role with Triad Wealth Management, LLC. As an insurance professional, commission compensation is received when insurance products are sold. Commissions generated by insurance sales do not offset regular advisory fees. This causes a conflict of interest. Conflicts of interests exist because and insurance sales create an incentive to recommend products based on the compensation earned rather than the best interests of the Client. Such potential conflicts of interest are subject to review by the Chief Compliance Officer.

Clients are under no obligation to implement any recommendations made by the Investment Advisor Representative in their individual capacity as an insurance agent.

### **Futures Commission Merchant, Commodity Pool Operator, Commodity Trading Advisor**

Neither Triad Wealth Management, LLC nor any of the management persons are registered or has a registration pending to register as a futures commission merchant, commodity pool operator, a commodity trading advisor, or an associated person of the foregoing entities.

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

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### **Code of Ethics**

Triad Wealth Management, LLC has implemented a Code of Ethics (the “Code”) that defines our fiduciary commitment to each Client. This Code applies to all persons associated with the firm (our “Covered Persons<sup>1</sup>”). The Code was developed to provide general ethical guidelines and trading controls. The firm and its Covered Persons owe a duty of loyalty, fairness, and good faith towards each Client. It is the obligation of the firm’s Covered Persons to adhere not only to the specific provisions of the Code, but also to the general principles that guide the Code. The Code covers a range of topics that address employee ethics and conflicts of interest. To request a copy of our Code, please contact us at (316) 361-7013 or by email at [mark.harper@triadpartners.com](mailto:mark.harper@triadpartners.com).

### **Personal Trading with Material Interest**

Triad Wealth Management, LLC does not act as principal in any transactions. In addition, the firm does not act as the general partner of a fund or advise an investment company. Triad Wealth Management, LLC does not have a material interest in any securities traded in Client accounts.

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<sup>1</sup> All employees, independent contractors, interns or others with regular involvement with the firm are covered (“covered persons”) under the Code of Ethics. Covered persons are required to adhere to all policies, as described herein.



### **Personal Trading in Same Securities as Clients**

Certain covered persons are considered “access” persons. An access person is a covered person who has access to nonpublic information regarding the purchase or the sale of securities, is involved in making securities recommendations to clients or who has access to such recommendations that are nonpublic. All holdings and accounts, where an access person has a direct or indirect beneficial ownership or the ability to exercise control or influence and any account belonging to a dependent family member of the same household (including a trust) is subject to trade monitoring.

The firm allows access persons to maintain personal securities accounts and/or holdings. Access persons must notify the Compliance Department of, and receive prior approval for, opening accounts or holding personal securities and/or holdings. Access persons are required to provide duplicate statements for review. Owning the same securities, we recommend (purchase or sell) to you presents a conflict of interest.

### **Personal Trading at Same Time as Client**

Access Persons may not purchase or sell any security immediately prior to or immediately after a transaction being implemented for an advisory account, thereby preventing an employee from benefiting from transactions placed on behalf of advisory accounts.

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## **Item 12 – Brokerage Practices**

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### **Altruist Financial, LLC**

For the benefit of no commissions or transaction fees, fully digital account opening, a large variety of security options and complete integration with software tools, Triad Wealth Management, LLC recommends Altruist Financial LLC, an unaffiliated SEC-registered broker dealer and FINRA<sup>2</sup>/SIPC<sup>3</sup> member, as the introducing broker to Apex Clearing Corporation<sup>4</sup>, an unaffiliated SEC registered, broker dealer and FINRA/SIPC member, as the clients' custodian.

- 1. Soft Dollars** - Soft dollars are revenue programs offered by broker/dealers whereby an advisor enters into an agreement to place security trades with the broker in exchange for research and other services.

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<sup>2</sup> **FINRA (Financial Regulatory Authority)** is dedicated to investor protection and market integrity through effective and efficient regulation of the securities industry. FINRA is not part of the government, but an independent, not-for-profit organization authorized by Congress to protect America's investors by making sure the securities industry operates fairly and honestly. <http://www.finra.org>.

<sup>3</sup> **SIPC (Securities Investors Protection Corporation)** was created under the Securities Investor Protection Act as a non-profit membership corporation. SIPC oversees the liquidation of member broker-dealers that close when the broker-dealer is bankrupt or in financial trouble, and customer assets are missing. In a liquidation under the Securities Investor Protection Act, SIPC and the court-appointed Trustee work to return customers' securities and cash as quickly as possible. Within limits, SIPC expedites the return of missing customer property by protecting each customer up to \$500,000 for securities and cash (including a \$250,000 limit for cash only). <http://sipc.org>.

<sup>4</sup> For more information, visit the [Apex Clearing website](#).



Broker/Dealers make available various products and services designed to assist the firm in managing and administering Client accounts. These services include software and other technology that provide access to Client account data (such as trade confirmation and account statements); facilitation of trade execution (and research reports or other information about particular companies or industries; economic surveys, data and analyses; financial publications; portfolio evaluation services; financial database software and services; computerized news and pricing services; quotation equipment for use in running software used in investment decision-making. These support services are provided based on the overall relationship without a minimum production level or value of assets held with the custodian. Consequently, it is not the result of soft dollar arrangements or any other express arrangements that involve the execution of Client transactions as a condition to receive the services.

2. **Brokerage Referrals** - Triad Wealth Management, LLC does not receive any compensation from any third party in connection with the recommendation for establishing a brokerage account.
3. **Transaction Fees** -The Custodian charges brokerage commissions and transaction fees for effecting certain securities transactions (i.e., transaction fees are charged for certain no-load mutual funds, commissions are charged for individual equity and debt securities transactions). The Custodian enables Triad Wealth Management, LLC to obtain many no-load mutual funds without transaction charges and other no-load funds at nominal transaction charges. The Custodian's commission rates are generally discounted from customary retail commission rates. However, the commission and transaction fees charged by the Custodians may be higher or lower than those charged by other custodians and broker/dealers.
4. **Best Execution** - In seeking best execution, the determinative factor is not the lowest possible cost, but whether the transaction represents the best qualitative execution, taking into consideration the full range of a broker/dealer's services, including the value of research provided, execution capability, commission rates, and responsiveness. Accordingly, although we will seek competitive rates, to the benefit of all Clients, we may not necessarily obtain the lowest possible commission rates for specific Client account transactions.
5. **Aggregating and Allocating Trades** - The primary objective in placing orders for the purchase and sale of securities for Client accounts is to obtain the most favorable net results taking into account such factors as price, size of order and difficulty of execution. Triad Wealth Management, LLC does not aggregate purchases and sales for various Client accounts, but orders can be aggregated by the custodian.

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### Item 13 – Review of Accounts

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For those Clients to whom Advisor provides investment advisory services, account reviews are conducted on an ongoing basis by the Investment Advisor Representative. All Clients (in person or via telephone) are

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encouraged to review financial planning issues (to the extent applicable), investment objectives and account performance with their Investment Advisor Representative. In addition, each Client relationship shall be reviewed at least annually. Reviews may be conducted more or less frequently at the Client's request. Accounts may also be reviewed as a result of major changes in economic conditions, known changes in the Client's financial situation, and/or large deposits or withdrawals in the Client's account. The Client is encouraged to notify Advisor if changes occur in the Client's personal financial situation that might adversely affect the Client's investment plan. Additional reviews may be triggered by material market, economic or political events.

Clients will receive brokerage statements no less than quarterly from the Custodian. These brokerage statements are sent directly from the Custodian to the Client. The Client can also establish electronic access to the Custodian's website so they can view these reports and their account activity. Client brokerage statements will include all positions, transactions and fees relating to the Client's account[s].

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

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Triad Wealth Management, LLC recommends Altruist Financial to Clients for custody and brokerage services. There is no direct link between the Advisor's participation in the program and the investment advice it gives to its Clients, although the Advisor receives economic benefits through its participation in the program that are typically not available to Altruist Financial retail investors. These benefits include the following products and services (provided without cost or at a discount): receipt of duplicate Client statements and confirmations; research related products and tools; consulting services; access to a trading desk serving the Advisor participants; access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to Client accounts); the ability to have advisory fees deducted directly from Client accounts; access to an electronic communications network for Client order entry and account information; access to mutual funds with no transaction fees and to certain institutional money managers; and no cost information on compliance, technology, and practice management.

Some of the products and services made available by Altruist Financial may not directly benefit Clients but they assist Triad Wealth Management, LLC in managing and administering Client accounts. Other services made available by Altruist Financial are intended to help Triad Wealth Management, LLC manage and further develop its business enterprise. The benefits received by Triad Wealth Management, LLC do not depend on the amount of transactions directed to Altruist Financial. The receipt of such services creates a conflict of interest that is mitigated by a fiduciary duty to always act in a Client's best interest.

**Client Referrals from Solicitors**

Triad Wealth Management, LLC does not engage paid solicitors for Client referrals.



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**Item 15 – Custody**

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Triad Wealth Management, LLC does not accept or maintain actual custody of funds or securities. A qualified custodian is responsible to provide Clients with trade confirmations, tax forms and quarterly statements that include account balance(s). Clients are advised to carefully review the information provided by the custodian and notify their Investment Advisor Representative with any questions or if such information is not received.

- Clients authorize their Investment Advisor, by separate agreement, to deduct advisory fees on behalf of Triad Wealth Management, LLC.
- Clients' funds are held by a qualified custodian (Altruist Financial) who will send quarterly account statements. Clients should review statements provided by the Custodian and compare to any reports provided by Triad Wealth Management, LLC to ensure accuracy, as the Custodian does not perform this review.

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**Item 16 – Investment Discretion**

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Triad Wealth Management, LLC provides investment advisory services on a discretionary basis. Prior to Triad Wealth Management, LLC assuming discretionary authority over an account, the Client shall be required to execute an Investment Advisory Agreement, naming Triad Wealth Management, LLC as the Client's attorney and agent in fact, granting Triad Wealth Management, LLC full authority to buy, sell, or otherwise effect investment transactions involving the assets in the Client's name found in the discretionary account.

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**Item 17 – Voting Client Securities**

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Triad Wealth Management, LLC does not accept proxy-voting responsibility for any Client. Clients will receive proxy statements directly from the Custodian. Triad Wealth Management, LLC does not assist in answering questions relating to proxies and the Client retains the sole responsibility for proxy decisions and voting.

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**Item 18 – Financial Information**

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Neither the firm, nor its management, have any adverse financial situations to disclose and have not been subject to a bankruptcy or financial compromise.

- The firm does not collect advance fees of \$500 or more for services to be performed six months or more in the future.



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**Item 19 – Additional Requirements for State Registrations**

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Mr. Harper is the Principal Financial Advisor of Triad Wealth Managemnt, LLC. Information regarding his formal education, background and additional business activities are included in his ADV 2B.

Triad Wealth Managemnt, LLC does not charge performance-based fees for investment advisory services. The fees charged by Triad Wealth Managemnt, LLC are as described in “Item 5 – Fees and Compensation” above and are not based upon the capital appreciation of the funds or securities held by any Client.

**Disciplinary Information**

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices.

There are no legal, civil or disciplinary events to disclose regarding Triad Wealth Managemnt, LLC or Mr. Harper. Neither Triad Wealth Managemnt, LLC nor Mr. Harper have ever been involved in any regulatory, civil or criminal action. There have been no client lawsuits, arbitration claims or administrative proceedings against Triad Wealth Managemnt, LLC or Mr. Harper.

**Material Relationships with Issuers of Securities**

Neither Triad Wealth Managemnt, LLC nor Mr. Harper has any relationships or arrangements with issuers of securities.

**Professional Liability Insurance**

Triad Wealth Managemnt, LLC maintains professional liability insurance coverage for its investment advisory services. In the event any client or prospective client in Kansas requests proof of professional liability insurance coverage, Triad Wealth Managemnt, LLC shall within 30 days, provide a copy of the insurance agreement that is in effect.





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## Privacy Policy

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### **Our Commitment to You**

Triad Wealth Management, LLC is committed to safeguarding the use of personal information of our Clients (also referred to as “you” and “your”) that we obtain as your Investment Advisor, as described here in our Privacy Policy (“Policy”).

Our relationship with you is our most important asset. We understand that you have entrusted us with your private information, and we do everything that we can to maintain that trust. Triad Wealth Management, LLC (also referred to as "we", "our" and "us") protects the security and confidentiality of the personal information we have and implements controls to ensure that such information is used for proper business purposes in connection with the management or servicing of our relationship with you.

The firm does not sell your non-public personal information to anyone. Nor do we provide such information to others except for discrete and reasonable business purposes in connection with the servicing and management of our relationship with you, as discussed below. Details of our approach to privacy and how your personal non-public information is collected and used are set forth in this Policy.

### **How We Gather Information**

We get most Information directly from you when you provide us with information from any of the following sources:

- Applications or forms (for example: name, address, social security number, birth date, assets, income, financial history)
- Transactional activity in your account (for example: trading history and account balances)
- Information services and consumer reporting sources (for example: to verify your identity or to assess your credit history)

Other sources with your consent (for example: your insurance professional, attorney, or accountant)

### **Why you need to know?**

Registered Investment Advisors (“RIAs”) must share some of your personal information in the course of servicing your account. Federal and State laws give you the right to limit some of this sharing and require RIAs to disclose how we collect, share, and protect your personal information.

### **What information do we collect from you?**

Driver’s license number	Date of birth
Social security or taxpayer identification number	Assets and liabilities
Name, address and phone number(s)	Income and expenses
E-mail address(es)	Investment activity
Account information (including other institutions)	Investment experience and goals





**What Information do we collect from other sources?**

Custody, brokerage and advisory agreements	Account applications and forms
Other advisory agreements and legal documents	Investment questionnaires and suitability documents
Transactional information with us or others	Other information needed to service account

**How do we protect your information?**

To safeguard your personal information from unauthorized access and use we maintain physical, procedural and electronic security measures. These include such safeguards as secure passwords, encrypted file storage and a secure office environment. Our technology vendors provide security and access control over personal information and have policies over the transmission of data. Our associates are trained on their responsibilities to protect Client's personal information. We require third parties that assist in providing our services to you to protect the personal information they receive from us.

**How do we share your information?**

The firm shares Client personal information to effectively implement its services. In the section below, we list some reasons we may share your personal information.

<b>Basis For Sharing</b>	<b>Do we share?</b>	<b>Can you limit?</b>
<b>Servicing our Clients</b> We may share non-public personal information with non-affiliated third parties (such as administrators, brokers, custodians, regulators, credit agencies, consultants or other financial institutions) as necessary for us to provide agreed upon services to you, consistent with applicable law, including but not limited to: processing transactions; general account maintenance; responding to regulators or legal investigations; and credit reporting.	Yes	No
<b>Marketing Purposes</b> The firm does not disclose, and does not intend to disclose, personal information with non-affiliated third parties to offer you services. Certain laws may give us the right to share your personal information with financial institutions where you are a customer and where Triad Wealth Management, LLC or the client has a formal agreement with the financial institution. We will only share information for purposes of servicing your accounts, not for marketing purposes.	No	Not Shared
<b>Authorized Users</b> Your non-public personal information may be disclosed to you and persons that we believe to be your authorized agent(s) or representative(s).	Yes	Yes
<b>Information About Former Clients</b> The firm does not disclose and does not intend to disclose, non-public personal information to non-affiliated third parties with respect to persons who are no longer our Clients.	No	Not Shared



## Other Important Information

### Information for California, North Dakota, and Vermont Customers

In response to applicable state law, if the mailing address provided for your account is in California, North Dakota, or Vermont, we will automatically treat your account as if you do not want us to disclose your personal information to non-affiliated third parties for purposes of them marketing to you, except as permitted by the applicable state law.

### Massachusetts

In response to a Massachusetts law, clients must “opt-in” to share non-public personal information with non-affiliated third parties before any personal information is disclosed. We may disclose non-public personal information to other financial institutions with whom we have joint business arrangements for proper business purposes in connection with the management or servicing of your account.

### Sharing Information with Other Companies Permitted Under Law.

We do not disclose Information obtained in the course of our practice except as required or permitted under law. Permitted disclosures include, for instance, providing information to unrelated third parties who need to know such Information in order to assist us with providing services to you. Unrelated third parties may include broker/dealers, unaffiliated third-party investment advisers, mutual fund companies, insurance companies, and the custodian with whom your assets are held. In such situations, we stress the confidential nature of information being shared.

### **Former Customers.**

Even if we cease to provide you with financial products or services, our Privacy Policy will continue to apply and we will continue to treat your nonpublic information with strict confidentiality.

### Changes to our Privacy Policy

We will send you a copy of this Policy annually for as long as you maintain an ongoing relationship with us. Periodically we may revise this Policy and will provide you with a revised policy if the changes materially alter the previous Privacy Policy. We will not, however, revise our Privacy Policy to permit the sharing of non-public personal information other than as described in this notice unless we first notify you and provide you with an opportunity to prevent the information sharing.

### Any Questions?

You may ask questions or voice any concerns, as well as obtain a copy of our current Privacy Policy by contacting us at (316) 361-7013 or by email at [mark.harper@triadpartners.com](mailto:mark.harper@triadpartners.com).

