



December 8, 2023

FIRM BROCHURE (ADV Part 2A-2B)

Strada Financial Group, LLC

1510 NE Village St
Fairview, OR 97024
(503) 667-5355
stradafg.com

This brochure provides information about the qualifications and business practices of Strada. For any questions about the contents of this brochure, please contact us at (503) 667-5355.

The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission ("SEC") or by any state securities authority. Additional information about Strada is also available on the SEC's website at www.adviserinfo.sec.gov and our CRD number is 316987.

Strada is a registered investment advisor. Registration as an investment advisor does not imply any certain level of skill or training.

Item 2 - Summary of Material Changes

This brochure has been updated further to our last brochure dated June 12, 2023, and has been updated with our current assets under management. This brochure has been submitted with our application for registration with the Securities and Exchange Commission. We have also updated services provided under financial planning and consulting in Item 4 and Item 5. We also want to report that Brian Harris has assumed the role of Chief Compliance Officer (“CCO”) as Nathan Harris is no longer an owner or CCO of Strada.

In the future, this section will discuss specific material changes that are made to the Brochure and provide clients with a summary of such changes. Following the SEC and state rules, we will ensure that clients receive a summary of any materials changes to this and subsequent Brochures within 120 days of the close of the Advisor’s fiscal year. We will provide other ongoing disclosure information about material changes as necessary. This Brochure is always available to you at no charge.

Item 3—Table of Contents

	Page
Item 1 Cover Page.....	1
Item 2 Summary of Material Changes.....	2
Item 3 Table of Contents.....	2
Item 4 Advisory Business.....	3
Item 5 Fees and Compensation.....	4
Item 6 Performance-Based Fees and Side-by-Side Management.....	5
Item 7 Types of Clients.....	5
Item 8 Methods of Analysis, Investment Strategies and Risk of Loss.....	5
Item 9 Disciplinary Information.....	7
Item 10 Other Financial Industry Activities and Affiliations.....	7
Item 11 Code of Ethics, Participation or Interest in Client Transactions, Personal Trading.....	7
Item 12 Brokerage Practices.....	7
Item 13 Review of Accounts.....	8
Item 14 Client Referrals and Other Compensation.....	8
Item 15 Custody.....	8
Item 16 Investment Discretion.....	9
Item 17 Voting Client Securities.....	9
Item 18 Financial Information.....	9
Item 19 Requirements for State Registered Advisers	9
ADV Part 2B.....	10-13

Item 4– Advisory Business

Strada Financial Group, LLC (“Strada”) is an investment advisor registered with the Securities and Exchange Commission. We were founded in 2007 and formerly registered as an investment advisor in February 2022. Strada is owned by Brian Harris. Through our investment advisor representatives (“Representative”), Strada provides Portfolio Management Services, Financial Planning, and consultations on Private Investments. The investments we utilize for our clients typically include stocks, bonds, mutual funds and exchange-traded funds (“ETFs”).

Portfolio Management Services

We offer ongoing portfolio management services based on the individual goals, objectives, time horizon, and risk tolerance of each client. Representatives will learn about client investment objectives and financial goals through a variety of means, including interviews, questionnaires or through the financial planning process. Portfolio Management services include but are not limited to development of investment strategies and asset allocation, risk tolerance and investment objectives determinations, portfolio implementation and monitoring, the selection of independent managers, investment selection and trading. Our clients may impose restrictions on investing in certain securities, industries, or sectors, but must advise us of any such restrictions in writing. Our Portfolio Management Services are provided on a discretionary basis, which means we select and trade securities and execute transactions without permission from the client prior to each transaction.

We may recommend that clients utilize one or more unaffiliated investment managers or investment platforms (collectively “Independent Managers”) available through SEI Private Trust Company (“SEI”), CRD# 105146, for all or a portion of their investment portfolio. SEI is also the custodian who holds the assets for clients. In such instances, the Client may be required to authorize and enter into an investment management agreement with SEI and/or the Independent Manager that defines the terms in which SEI and/or the Independent Manager will provide its services. We will endeavor to ensure the strategies selected remain aligned with the client investment objectives and may select new or replacement Independent Managers on a discretionary basis.

Financial Planning & Consulting

Our Financial Planning is provided to clients who engage us for Portfolio Management Services. However, it is possible to engage us only for Financial Planning. Through the financial planning process, we strive to engage our clients in conversations around the family’s goals, objectives, priorities, vision, and legacy – both for the near term as well as for future generations. With the unique goals and circumstances of each family in mind, we offer financial planning ideas and strategies to address the client’s holistic financial picture, including estate, income tax, charitable, cash flow, wealth transfer, and family legacy objectives. Where requested, we partner with our client’s other advisors (CPAs, Enrolled Agents, Estate Attorneys, Insurance Brokers, etc.) to ensure a coordinated effort of all parties toward the client’s stated goals. Such services include various reports on specific goals and objectives or general investment and/or planning recommendations, guidance to outside assets, and periodic updates.

We provide Financial Consulting Services for clients who are considering the utilization of 1031 exchanges, qualified opportunity zones or other illiquid, non-traded positions. Services provided include evaluation of client’s unique financial situation, comprehensive analysis of client’s household net worth, estate, tax strategy and liability analysis, and due diligence services on potential investment options. Clients engaging us for Financial Consulting Services will engage us by signing a Financial Consulting Agreement outlining the services provided, as well as our Financial Consulting Fees.

To facilitate any Financial Planning goals, we may recommend purchasing insurance or other products. Clients may purchase or obtain these products through Representatives of Strada, or through other brokers or agents that are not affiliated with Strada.

Private Investment Consultations

When suitable for the client, we may occasionally recommend an alternative investment (“Private Investment”). Private Investments are typically illiquid and without an actively traded market. We have a conflict of interest in recommending a Private Investment because we charge an advisory fee on the amount invested, for as long as clients hold the investment. The conflict arises because we charge advisory fees on securities, not on real estate or other holdings of the Private Investment. By recommending clients invest in a Private Investment, we increase our overall compensation. We address this conflict by recommending Private Investments only where it believes the benefits are significant enough to overcome the inherent risks and additional expenses. We strongly encourage investors to carefully consider the risks, potential investment benefit, costs, as well as the potential tax benefits, in deciding whether to invest in a Private Investment.

Assets Under Management

As of December 13, 2023, we managed \$107,941,405 of client assets on a discretionary basis.

Item 5 - Fees and Compensation

Portfolio Management Services

Strada charges annual fees (“Advisory Fees”) for Portfolio Management Services, and our standard Advisory Fee schedule is as follows:

Total Assets Managed	Advisory Fee
First \$250,000	1.50%
Next \$250,000	1.35%
Next \$500,000	1.15%
on amounts over \$1,000,000	1.00%

We bill Advisory Fees monthly and in arrears, based on the average daily balance of the Total Assets Managed (“Assets”) for the preceding month. Our Advisory Fees are tiered, meaning you pay 1.50% annually on the first \$250,000, and 1.35% on the next \$250,000, etc. Advisory Fees are calculated by multiplying one-twelfth of the annual Advisory Fee by the average daily balance over the previous month for the level of Total Assets Managed. Fees are paid directly to us from the account by the custodian who holds your assets. Payment of fees may result in the liquidation of client’s securities if there is insufficient cash in the account.

Fees may be negotiable for existing clients and some clients may be on a different fee schedule, although in no case does any client pay Strada Advisory Fees more than 1.50% annually. We have no Asset minimum. Fees for partial months at the commencement or termination of this Agreement will be billed based on the average daily balance of the account during the billing period. Additionally, all agreements may be terminated at any time.

If an Independent Manager is selected for the management of client Assets, there is an Independent Manager fee (“Management Fee”) that ranges between 0.03% and 1.50%. It is important for clients to know that the Management Fee is separate and in addition to the Advisory Fee paid to Strada.

Clients are also responsible for all transaction charges, platform fees, fund expenses, and other expenses charged and imposed by SEI, in addition to the Management Fees described above, which are separate and in addition to our Advisory Fees. Additionally, clients may incur, relative to all mutual fund and exchange traded fund purchases, charges imposed at the fund level (e.g., management fees and other fund expenses). Accordingly, clients should review and understand the fees charged by the investments, SEI, Management Fee, and our Advisory Fee to fully understand the total amount of the fees being paid. The investments selected for the clients are not exclusively available to us and could be obtained through other unaffiliated firms and potentially at a lower fee.

Financial Planning

Most clients are provided Financial Planning in conjunction with Portfolio Management Services, although stand-alone Financial Planning is available at a rate of \$750 to \$5,000, depending on the complexity of the same. Hourly rate Financial Planning is billed at \$250 per hour. An estimate of the total time/cost will be determined at the start of the advisory relationship. Standalone Financial Planning fees are paid via check to Strada Financial Group, LLC. Upon completion a financial plan will be delivered to the client.

Financial Consulting

Fees for Financial Consulting are based on assets under advisement and range from 0.05% to 0.30% multiplied by the net worth of household assets. Additionally, we charge directly for due diligence on investment options available for the client which ranges from \$1,500 to \$2,500 per investment selected by the client. The total asset under advisement fees is billed directly to the client and paid via check or electronic payment. In some cases, the client can authorize us to debit fees from a taxable account under our Portfolio Management.

Private Investment Consultations

In the event we recommend, and the client selects a Private Investment for their investment allocation, the Private Investment will be shown through SEI and the value reported by the issuer of the Private Investment will be included in the Advisory Fee calculation. It is important for the client to understand that the value of the Private Investment is subject to liquidity and availability, so the value used in the Advisory Fee calculation might be different than the actual liquidation value of the investment. Services provided by Strada on Private Investments include but are not limited to review of quarterly reports; on-site property tours; participation in investor calls/webinars with sponsor; reviews of investment performance; procurement of tax documents to investors and CPAs. The Advisory Fee for Private Investments is paid by the Private Investment account, or through other taxable accounts of the client.

Other Fee Information

Certain Representatives of Strada are also licensed to sell insurance in one or more states, either through a licensed general insurance agency or as direct agent representative of a specific insurance company. Insurance related business is transacted with advisory clients and Representatives, acting in an insurance agent capacity, may receive commissions from insurance products sold to clients. Clients are advised that Advisory Fees paid to Strada for investment advisory services are separate and distinct from the commissions earned by any Representative for selling clients' insurance products. If requested by a client, we will disclose the amount of commission expected to be paid.

The receipt of commissions by an individual associated with the firm presents a conflict of interest. As fiduciaries we must act primarily for the benefit of investment advisory clients. As such, we will only transact insurance related business with clients when fully disclosed, suitable, and appropriate. Further, we must determine in good faith that any commissions paid to our Representatives are appropriate. Clients are informed that they are under no obligation to use any individual associated with Strada for insurance products or services. Clients may use any insurance firm or agent they choose.

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

We do not charge fees that are based upon a share of capital gains or capital appreciation of Assets.

Item 7 - Types of Clients

We provide investment advice to individuals, high net worth individuals, businesses, and not for profit organizations. Strada has no asset minimum.

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

Methods of Analysis

Our investment philosophy is based upon Modern Portfolio Theory ("MPT"). MPT states that assets should be selected on the basis of how they interact with one another, rather than how they perform in isolation.

Additionally, we utilize numerous sources of information to provide advice, including but not limited to: financial newspapers and magazines, websites, research materials and software prepared by third parties, annual reports, prospectuses and filings with the SEC, company press reports, as well as our proprietary analysis of data and information.

It is important to know that all methods of analysis include specific risks, including timing errors, inaccurate information, economic impacts and other factors that can impact client investment performance.

Investment Strategies

We may utilize long-term purchases (securities held at least a year) and short-term purchases (securities sold within a year) when implementing investment advice. Short term purchases may increase costs and may also increase the tax obligation of the portfolio. Investments may also be made on margin, which may increase the costs due to the interest payments on the margin loan balance. Option strategies may also be implemented, which carries the risk of expiration with no value, as well as called equity positions, which could create a risk of taxation.

The types of securities include, but are not limited to the following: equities, fixed income (corporate debt, municipal bonds, certificates of deposit, etc.), mutual funds, unit investment trusts, options, exchange traded funds, U.S. Government issues securities, real estate investment trusts, limited partnerships, direct participation programs, annuities, variable life insurance and fixed annuities. We only sell annuities and life insurance policies where we are licensed and/or registered.

Risks

We use our best judgment and good faith efforts in rendering services to clients. We cannot warrant or guarantee any particular level of account performance, or that an account will be profitable over time. Not every investment recommendation we make will be profitable. Investing in securities involves risk of loss that clients should be prepared to bear. Clients assume all market risk involved in the investment of account assets. Investments are subject to various market, currency, economic, political, and business risks. Risks to consider include, but are not limited to the following:

Investing: Investing is not without risk and involves the risk of loss of principal which clients should be prepared to bear. We use several strategies to try to reduce risk, including diversifying a portfolio across multiple asset classes. Despite these strategies, every asset class has experienced severe declines in value, sometimes over many years.

Financial Planning: Risks associated with the financial planning process include the possibility that the investment performance, interest rates, inflation assumptions, and longevity assumptions used in the development of client's financial plan turn out to be materially different than the actual future investment performance, interest rate, inflation and life span. Differences between the assumptions used in the plan and actual events can materially affect the results of the financial plan over long periods of time. While we base our assumptions on historical information, clients must acknowledge that past performance or events might not be indicative of future returns.

Private Investments: Private Investments carry a substantial risk as they are subject to less regulation than are publicly offered securities and in some cases invest in more speculative opportunities, the market to resell these assets under applicable securities laws may be illiquid, due to restrictions, and the liquidation may be taken at a substantial discount to the underlying value or result in the entire loss of the value of such assets.

Asset Class Risk: Securities in client portfolios or in underlying investments such as mutual funds may underperform in comparison to the general securities markets or other asset classes.

Issuer Risk: Client account performance depends on the performance of individual securities selected in client accounts. Any issuer may perform poorly or be unable to continue operations, causing the value of its securities to decline or default.

Management Risk: The performance of client accounts is subject to the risk that our investment management strategy may not produce the intended results.

Market Risk: Client accounts can lose money over short periods due to short-term market movements and over longer periods during market downturns. The value of a security may decline due to general market conditions, economic trends, or events that are not specifically related to the issuer of the security or to factors that affect a particular industry or industries.

Passive Investment Risk: We may use a passive investment strategy that is not actively managed where we do not attempt to take defensive positions in declining markets.

Liquidity Risk: A security may not be able to be sold at the time desired which can impact performance.

Interest Rate Risk: An increase in interest rates may cause the value of fixed income securities and funds that hold these securities to decline in value. Securities with longer durations tend to be more sensitive to interest rate changes, usually making them more volatile than securities with shorter durations.

Inflation Risk: When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.

Currency Risk: Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.

Reinvestment Risk: This is a risk that future proceeds from fixed income investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate).

Business Risk: These risks are associated with a particular industry or a particular company within an industry.

Financial Risk: Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad.

Except as may otherwise be provided by law, we are not liable to clients for (1) any loss that clients may suffer by reason of any investment recommendation we made with that degree of care, skill, and diligence under the circumstances that a prudent person acting in a fiduciary capacity would use; or (2) any independent act or failure to act by a custodian of client accounts. It is the responsibility of the client to give us complete information and to notify us of any changes in financial circumstances or goals.

Item 9 - Disciplinary Information

Strada is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of our firm, or the integrity of our management. No such disclosable event exists.

Item 10 - Other Financial Industry Activities and Affiliations

As disclosed in Item 5 above, certain Representatives of Strada are also licensed as insurance agents in one or more states, either through a licensed general insurance agency or as direct agent representative of a specific insurance company. The conflicts of interest associated with the above arrangements and how these conflicts are addressed are described in Item 5, above.

Additionally, Nathan Harris and Brian Harris are accountants with Strada Tax & Consulting, LLC, under common ownership with Strada. From time to time, may offer clients advice or products from those activities and clients should be aware that these services may involve a conflict of interest. Strada always acts in the best interest of the client and clients are in no way required to utilize the services of any Representative of Strada in connection with such individuals' activities outside of Strada. All employees, Representatives, and owners of Strada owe clients a fiduciary duty to put the client's interest first which includes, but is not limited to, a duty of care, loyalty, obedience, and utmost good faith.

As noted above, we may recommend or select an Independent Manager to manage assets for clients. Strada receives Advisory Fees for Portfolio Management Services but does not receive any compensation, directly or indirectly, for the recommendation or selection of an Independent Manager. Strada does not have any business relationships with the recommended or selected Independent Managers.

Item 11 - Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

We have implemented policies and procedures to govern our employees and to mitigate the conflicts of interest we encounter when providing our advisory services to clients. These include:

- A Code of Ethics that each employee is required to review and sign an acknowledgement of receipt and understanding (upon hire, and annually);
- Prohibitions on the misuse of material non-public information.
- Personal securities trading policies and procedures (governing not only our employee but also the members of their household and any other securities or brokerage accounts where they have beneficial ownership of with a spouse, family member or other person). Employees are not allowed to:
 - Trade on inside information.
 - "Front-run" or trade in anticipation of client transactions.
 - Trade or participate in any activity prohibited under the federal securities laws.
 - Place their interests in front of client's interests.

We strive to achieve the highest ethical and fiduciary standards (in dealing with clients, the public, vendors, prospective clients and each other). As a fiduciary, we have an affirmative duty to act with integrity, competence and care; this includes disclosing all potential and actual conflicts of interest.

It may be possible for our employees to buy or sell securities in their personal accounts that were also purchased in client accounts. We have a strict policy against using the trade flow of clients to economically benefit our employees or Strada. We monitor the transactions of employee accounts to protect clients from violation of our Code of Ethics.

We perform services for various other clients. We may give advice or take actions for our clients that differ from the advice given to other clients. The timing or nature of any action taken for all clients or other sponsors may also vary. For more information or to request a copy of our Code of Ethics, please contact us at (503) 667-5355.

Item 12 - Brokerage Practices

We typically recommend that clients establish brokerage accounts with SEI Private Trust Company (“SEI”), CRD# 105146. SEI is an unaffiliated and separate company from Strada. The client is not obligated to affect transactions through SEI. SEI provides us (and other independent investment advisors) with services which include custody of securities, trade execution, clearance, and settlement of transactions. We receive some benefits from the Custodian that are more fully described in Item 14 below.

Strada may aggregate trades for clients. The allocations of a particular security will be determined by Strada before the trade is placed with the broker. When practical, client trades in the same security will be bunched in a single order (“block”) to obtain best execution at the best security price available. When employing a block trade: (1) Strada will make reasonable efforts to attempt to fill client orders by day-end. (2) If the block order is not filled by day-end, Strada will allocate shares executed to underlying accounts on a pro rata basis, adjusted as necessary to keep client transaction costs to a minimum. (3) If a block order is filled (full or partial fill) at several prices through multiple trades, an average price and commission will be used for all trades executed. (4) All participants receiving securities from the block trade will receive the average price. (5) Only trades executed within the block on the single day may be combined for purposes of calculating the average price.

It is expected that this trade aggregation and allocation policy will be applied consistently. However, if application of this policy results in unfair or inequitable treatment to some or all our clients, we may deviate from this policy.

Item 13 - Review of Accounts

Accounts are reviewed by Nathan Harris or his assignee. The frequency of reviews is determined based on the client’s investment objectives. Accounts are generally reviewed quarterly, but in any event, no less than annually. More frequent reviews may be triggered by a change in a client’s investment objectives; tax considerations; large deposits or withdrawals; large sales or purchases; loss of confidence in corporate management; or changes in the economic climate. Investment advisory clients receive standard account statements from the custodian of their accounts typically monthly.

Item 14 - Client Referrals and Other Compensation

Strada neither compensates, nor receives compensation from, any third parties in connection with client referrals.

Strada has access to a variety of economic benefits, services, and products in connection with Strada’s use of SEI’s investment adviser platform. The terms and availability of these benefits vary among advisors on the SEI platform (including Strada) depending on the business conducted with SEI and other factors. These services generally help Strada conduct its advisory business, but each specific benefit does not necessarily benefit each client.

Beyond access to SEI investment products, benefits include conferences, seminars and other educational and networking activities, business entertainment, reimbursement of travel and attendance expenses, research and other investment support services (such as client proposal and other financial planning support), technical and operational solutions (including the SEI Wealth Platform), marketing assistance (including joint marketing designed to promote SEI investment products), compliance services, human resources consulting, risk management/insurance assistance, front office, middle office, back office and other administrative support (including providing clerical staff to assist in the completion of required paperwork), SEI attendance at client meetings, information technology services, continuity and succession planning, access to financing and banking options, trust services, portfolio reporting, automatic rebalancing, tax loss harvesting, waiver or payment of certain fees (including paying account transfer fees or other charges that Strada or its clients would incur when changing service providers), vendor discounts, discount pricing on SEI services, and broader practice management consulting. These benefits may be provided via SEI, its affiliates, or third parties and may be made available to Strada at no fee, at a discounted fee, or via financial compensation provided by SEI. Some of these offerings depend on Strada conducting a minimum amount or type of current or expected future business with SEI or having a minimum account size or amount of assets under management with SEI or invested in SEI investment products. Certain of these services or products, including those provided by or paid for by SEI, may be used by Strada in connection with its general business activities, in addition to supporting Strada’s interaction with SEI systems. The benefits, services, products, or payments discussed herein may be significant to Strada and create an incentive for Strada to utilize SEI services or investment products for its customers rather than other service providers or investment products. However, Strada strives at all times to put the interests of its clients first, including when selecting investment products for clients. Strada is independently owned and operated; it is not affiliated with SEI.

Item 15 - Custody

We do not take custody of client assets. The only exception to this is the the ability to deduct our advisory fee directly from client accounts.

Item 16 - Investment Discretion

Clients grant us discretion through a limited power of attorney to select, purchase, or sell securities without obtaining client specific consent within client accounts. Our Advisory Agreement will provide us with the authority to trade and select Independent Managers on a discretionary basis.

Item 17 - Voting Client Securities

We will not vote proxies for securities held in client accounts.

Item 18 - Financial Information

We are not aware of any circumstance that is reasonably likely to impair our ability to meet contractual commitments to clients. We do not require pre-payment of Advisory Fees in excess of \$500 and more than six months in advance, nor has Strada or any principal of Strada been subject to a bankruptcy petition.

Item 19 – Requirements for State Registered Advisers

The education and business backgrounds of Strada's current management person, Brian Harris, can be found on the Form ADV Part 2B brochure supplements attached hereto. Brian Harris does engage in other business activities, as noted in their individual Form ADV Part 2B brochure supplement and on Item 10C of this brochure. There are no civil, self-regulatory organizations, or arbitration proceedings to report under this section. Strada, nor any employee of Strada, has any relationship or arrangement with issuers of securities.



December 6, 2023

FIRM BROCHURE (ADV Part 2B)

Brian Harris, CFP®, PFS®
Investment Advisor Representative
CRD#: 6477416

Strada Financial Group, LLC

1510 NE Village St
Fairview, OR 97024
(503) 667-5355
stradafg.com

This Brochure supplement provides information about Brian Harris that supplements the ADV Part 2A (Brochure) from Strada. Client should have received a copy of the Brochure with this document. Please contact us at (503) 667-5355 to receive the Advisor's Brochure or for any questions about the contents of this supplement.

Additional information is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 - Educational Background and Business Experience

Brian Harris, born 1982, obtained his BS in Accounting from Brigham Young University in 2007. He obtained his Master of Accountancy in Tax Accounting from Boise State University in 2008. From 2009 to 2013 he was a Senior Tax Associate with Thompson Kessler Weist & Borquist. From 2013 to 2015 he was a Portfolio Tax Analyst with Northside Capital Management. He became a Registered Representative in 2015 with Avantax Investment Services, Inc, where he formed Strada Financial Group. In 2022, he formerly started and registered Strada Financial Group, LLC ("Strada"), where he is owner and an Investment Advisor Representative.

Brian Harris is a Certified Financial Planner (CFP®). The CFP® designation identifies individuals who have completed the mandatory examination, education, experience, and ethics requirements mandated by the CFP® Board. Candidates must have at least three years of qualifying work experience. CFP® candidates must pass an examination that covers over 100 financial planning topics, which broadly include: investment, financial, retirement, estate and insurance planning, risk management, employee benefits planning, income tax planning. The designation has ongoing ethics requirements and oversight by the CFP® Board and 30 hours every two-years of continuing education.

Brian Harris is also Personal Financial Specialist (PFS®). The PFS® credential demonstrates that an individual has met the minimum education, experience and testing required of a CPA in addition to a minimum level of expertise in personal financial planning. To attain the PFS® credential, a candidate must hold an unrevoked CPA license, certificate, or permit, none of which are in inactive status; fulfill 3,000 hours of personal financial planning business experience; complete 75 hours of personal financial planning CPE credits; pass a comprehensive financial planning exam and be an active member of the AICPA. PFS® credential holders are required to adhere to AICPA's Code of Professional Conduct and the Statement on Standards in Personal Financial Planning Services, when providing personal financial planning services. To maintain their PFS® credential, the recipient must complete 60 hours of financial planning CPE credits every three years. The PFS® credential is administered through the AICPA.

Item 3 - Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of Strada or this investment advisor representative.

Item 4 - Other Business Activities

Brian Harris is an accountant with Strada Tax & Consulting LLC who is under common ownership with Strada. From time to time, he will offer clients advice or products from this activity through Strada Tax & Consulting LLC. Strada always acts in the best interest of the client. Clients are in no way required to utilize the services of any representative of Strada in their capacity as an accountant. Brian Harris owes the client a fiduciary duty to put the client's interest first which includes, but is not limited to, a duty of care, loyalty, obedience, and utmost good faith. He spends approximately 20% of his time on this outside business activity.

Brian Harris is a licensed insurance agent. From time to time, he will offer clients advice or products from this activity. Clients should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. Strada always acts in the best interest of the client; including in the sale of commissionable products to advisory clients. Clients are in no way required to implement the plan through any representative of Strada in their capacity as a licensed insurance agent. Brian Harris owes the client a fiduciary duty to put the client's interest first which includes, but is not limited to, a duty of care, loyalty, obedience, and utmost good faith. He spends approximately 20% of his time on this outside business activity.

Item 5 - Additional Compensation

Aside from the accounting services and insurance sales noted above, Brian Harris does not receive any additional compensation (or other economic benefit) for providing investment advisory services.

Item 6 - Supervision

Nathan Harris is the Chief Compliance Officer of Strada and supervises the firm in the areas of client services and advice, investment policies, forms and procedures, day-to-day operations, general management of the firm and compliance related matters.