

Item 1: Cover Sheet

**FORM ADV PART 2A:
INFORMATIONAL BROCHURE**



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This brochure provides information about the qualifications and business practices of Quaker Wealth Management, LLC. If you have any questions about the contents of this brochure, please contact us at 856-222-0110 or via email at jake@quakerwm.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. Our registration does not imply a certain level of skill or training.

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

Item 2: Statement of Material Changes

The material changes in this brochure from the last annual updating amendment of Quaker Wealth Management LLC on March 21, 2023 are described below. Material changes relate to Quaker Wealth Management LLC's policies, practices or conflicts of interests.

- Charles Schwab & Co., Inc. Advisor Services has acquired TD Ameritrade. Due to this acquisition clients of Quaker Wealth Management LLC have transitioned from TD Ameritrade to Charles Schwab & Co., Inc. Advisor Services. (Items 12 and 14)
- Quaker Wealth Management LLC utilizes Interactive Brokers LLC (CRD# 36418) as a custodian. (Item 12)

Item 3: Table of Contents

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INFORMATIONAL BROCHURE
QUAKER WEALTH MANAGEMENT, LLC

Item 4: Advisory Business

Quaker Wealth Management, LLC (“QWM”) has been in business since January 2006. Peter News and John Heisler are the firm’s principal owners.

QWM provides personalized asset management and financial planning. We strive to build long term relationships and create an exceptional experience that provides clients with individualized attention and a wealth management plan tailored to their needs. Our belief is that making clients feel like they are part of the QWM family fosters a strong working relationship, with an added personal touch. Our firm is built upon three bedrock principles: Performance, Integrity, and Independence. We prioritize the client’s interest in every decision we make.

Asset Management

When a client has at least \$250,000 (subject to our discretion to waive this minimum) we may invest their assets in a manner consistent with their investment objectives. The client experience begins with a thorough orientation process and continues as we learn more about you and your family over the years.

QWM uses a collaborative approach to help clients build, maintain and transition wealth through investment strategies based on individual needs. Our asset management process is both disciplined and active. Our process includes managing assets on a discretionary basis. This means we make decisions and implement them without specific consultation with each client for each change. This does not mean communication is limited. Building client relationships is at the center of QWM’s approach, and our regular communications are designed to keep you connected and educated. In order for us to provide asset management services in accordance with your financial goals, consistent, meaningful, and frequent communication with you is required. This includes access to staff for requests and inquiries, regular meetings to review your portfolio, and other ongoing communication including update calls, emails, newsletters, and communicating on an as needed basis with the client’s other professionals, such as attorneys and accountants.

Clients may place reasonable restrictions such as the types of investments we may use, or on the allocations to each security type. All client assets will be maintained with an independent, unaffiliated custodian. You will receive written or electronic confirmations directly from your account custodian after any changes are made to your account. You will also receive statements at least quarterly directly from your account custodian. Clients engaging us on a discretionary basis will be asked to execute a Limited Power of Attorney (granting us the discretionary authority over the client accounts) as well as an Investment Advisory Agreement that outlines the responsibilities of both the client and QWM.

Financial Planning

Most QWM clients are provided with both financial planning and asset management services, so that the investment decisions made in the asset management process can closely track the goals of the client's financial plan. However, for clients wishing to have planning services without asset management, a separate engagement may be arranged.

If you request, QWM may recommend the services of other professionals for implementation purposes. You are under no obligation to engage the services of any such recommended professional. You retain absolute discretion over all such implementation decisions and are free to accept or reject any recommendation from QWM. If you engage any professional recommended by QWM, and a dispute arises thereafter relative to such engagement, you agree to seek recourse exclusively from and against the engaged professional.

Retirement Plan Consulting Services

The fiduciaries of self-directed retirement plans (which can include 401(k) plans) are required to, among other things, determine a selection of investments from which the plan's participants choose for their personal allocation in their individual participant account. QWM may provide assistance to plan sponsors in meeting this obligation through a consultative relationship including the selection of the plan investment options in accordance with the plan's objectives, as well as the ongoing monitoring of those options to assist the plan sponsor in determining when changes to these options are needed. This advice is rendered on a non-discretionary basis, meaning the plan sponsor is free to accept or reject QWM's recommendations. In addition, if requested by the plan sponsor, QWM may assist with the review of plan service providers.

Assets Under Management

As of December 2022, QWM has \$299,171,313 assets under management across 1168 accounts.

Item 5: Fees and Compensation

A. Fees Charged

All investment management clients will be required to execute an Investment Advisory Agreement that will describe the type of management services to be provided and the fees, among other items.

Occasionally, various related client accounts may be grouped together to qualify for reduced advisory fees. This format is called "householding". It is the responsibility of the client to verify accuracy of fee calculation.

Financial Planning

Typically, financial planning is provided to clients as part of asset management services. In the event a client requests a stand-alone financial plan, financial planning fees can be either hourly or on a fixed

fee basis. Our hourly charge is \$200 to \$400 per hour. Fixed fee rates vary from \$2,000 to \$15,000. The fee range stated is a guide. Fees are negotiable and may be higher or lower than this range, based on the nature of the engagement. Some clients may also engage QWM on a project basis to provide advice on isolated matters, such as an evaluation of a client's employer-sponsored retirement plan.

For some clients who are also engaging QWM to provide asset management or other services, fees for financial planning may be waived.

Asset Management

Generally, fees vary from 0.00% (for *pro bono* clients) to 1.00% per annum of the market value of a client's assets managed by QWM. Fees are negotiable and may be higher or lower than this range. Factors affecting fee percentages include asset value, complexity, number of accounts, etc. All clients, but especially those with smaller accounts, should be advised they may receive similar services from other professionals for higher or lower overall costs. QWM's tiered fee schedule is as follows:

<i>Assets Under Management</i>	<i>Annual Rate</i>
0 - \$499,999	1.00%
\$500,000-\$999,999	0.85%
\$1,000,000 and above	0.65%
Certificates of Deposit	0.25%

Retirement Plan Consulting Services

Generally, fees are 0.25% to 1.00% per annum of the market value of the plan's assets under the direction of QWM. These are the only fees, either direct or indirect, that QWM reasonably expects to receive from the plan. Fees are negotiable, in the sole discretion of QWM.

B. Fee Payment

Financial Planning

Generally, fifty percent (50%) of the anticipated financial planning fee will be payable upon signing the Financial Planning Agreement, with the remaining due upon delivery of the financial plan. For hourly engagements, the final amount due will be based upon actual hours expended.

Asset Management

Investment advisory fees will be debited directly from each client's account. The advisory fee is paid quarterly, in advance, and the value used for the fee calculation is the gross value as of the last market day of the previous quarter, including cash allocations. This means that if your annual fee is 1.00%, then each quarter we will multiply the value of your account by 1.00% then divide by 4 to calculate our fee. Once the calculation is made, we will instruct your account custodian to deduct the fee from your account and remit it to QWM. Clients will provide written authorization to debit advisory fees from their accounts held by a qualified custodian chosen by the client. At least quarterly, clients will

receive a statement from their account custodian showing all transactions in their account, including the fee.

Retirement Plan Consulting Services

For plans whose assets are under the direction of QWM, fees will be debited directly from the plan or participant accounts. The fee is paid quarterly, in advance, and the value used for the fee calculation is the market value of the plan's assets on the last day of the previous billing quarter. Once the calculation is made, we will instruct the custodian to deduct the fee from your account and remit it to QWM.

C. Other Fees

There are a number of other fees that may be associated with holding and investing in securities. You will be responsible for fees including transaction fees for the purchase or sale of mutual funds, Exchange Traded Funds, the purchase or sale of a stock, etc. Expenses of a fund will not be included in management fees, as they are deducted from the value of the shares by the mutual fund manager. For complete discussion of expenses related to each mutual fund, you should read a copy of the prospectus issued by that fund. QWM can provide or direct you to a copy of the prospectus for any fund that we recommend to you.

Please make sure to read Item 12 of this informational brochure, where we discuss broker-dealer and custodial issues.

D. *Pro-rata* Fees

If you become a client during a quarter, you will pay a management fee for the number of days left in that quarter. If you terminate our relationship during a quarter, you will be entitled to a refund of any management fees for the remainder of the quarter. Once your notice of termination is received, we will refund the unearned fees to you by check.

QWM will cease to perform services, including processing trades and distributions, upon termination. Assets not transferred from terminated accounts within 30 (thirty) days of termination may be “de-linked”, meaning they will no longer be visible to QWM and will become a retail account with the custodian.

E. Compensation for the Sale of Securities.

This item is not applicable.

Item 6: Performance-Based Fees

QWM does not charge performance based fees.

Item 7: Types of Clients

Clients advised may include individuals, families, trusts, business entities, non-profits, pensions and corporations. QWM requires each client to place at least \$250,000 with the firm. This minimum may be waived at the discretion of QWM.

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

It is important for you to know and remember that all investments carry risks. **Investing in securities involves risk of loss that clients should be prepared to bear.**

We understand that we can't control the financial markets. What we can control is our process, which we believe is the best way to provide a consistent experience for our clients. Our process involves evaluating general economic matters ("top-down") as well as individual securities ("bottom up"), and looking at both in close connection with each client's individual objectives.

We determine these objectives by interviewing the client and/or asking the client to put these objectives in writing. We view asset allocation as the foundation of every investment plan. We believe that asset allocation, more than the selection of individual securities, determines the long term outcome of a client's portfolio. Accordingly, our client process includes significant attention to the development of asset allocation guidelines.

An asset allocation strategy is a percentage-based allocation to different investment types. For example, a client may have an asset allocation strategy that calls for 40-60% of the portfolio to be invested in equity securities, with 20% of that allocated to international equities and the remaining balance in fixed income. Another client may have an asset allocation of 50-60% in fixed income securities and the remainder equities. The percentages in each type that we recommend are based on the typical behavior of that asset class, individual securities, current market conditions, your current financial situation, your financial goals, and your investment timeline. Your asset allocation guidelines may be similar to or different from another client's.

Once an asset allocation plan is determined, we will periodically make changes in your portfolio to meet the guidelines of the asset allocation plan. It is important to remember that because market conditions can vary greatly, your asset allocation guidelines are not necessarily strict rules. Rather, we review accounts individually, and may deviate from the guidelines as we believe necessary. When choosing securities to include within the asset allocation strategy, we primarily invest in exchange-traded funds ("ETFs") and mutual funds. When we use mutual funds, we can choose any fund from any sponsor on our custodial platform, but tend to choose funds offered by Vanguard more frequently than others. When choosing a mutual fund, QWM focuses on the tenure and track record of the manager as well as the costs and stability of the fund firm.

We base our conclusions on predominantly publicly available research, such as regulatory filings, press releases, competitor analyses, and in some cases research we receive from our custodian or other

market analyses. We will also utilize technical and fundamental analysis and efficient market analysis with regard to our investment process. Technical analysis means that we will review the past behaviors of the security and the markets in which it trades for signals as to what might happen in the future. Fundamental analysis is focused on comparing the stated value of a security versus the inherent value which is evaluated by reviewing company specific financial data, such as price-earnings ratio. Efficient market analysis is focused on the identification of individual securities that are exhibiting price differentials uncorrelated to relevant indices.

Additionally, part of the QWM process includes, where appropriate, involving multiple generations in order to facilitate family financial planning. This can increase the financial education of the later generations and manage expectations. However, potential for conflicts of interest exist with the exchange of intergenerational information. QWM attempts to minimize these conflicts by treating each household as its own fiduciary relationship. Information can only be shared across generations with each household's consent.

Risk of Loss

There are always risks to investing. **Clients should be aware that all investments carry various types of risk including the potential loss of principal that clients should be prepared to bear.** It is impossible to name all possible types of risks. Among the risks are the following:

- **Political Risks.** Most investments have a global component, even domestic stocks. Political events anywhere in the world may have unforeseen consequences to markets around the world.
- **General Market Risks.** Markets can, as a whole, go up or down for no understandable reason at all. This sometimes means that the price of specific securities could go up or down without real reason, and may take some time to recover any lost value. Adding additional securities does not help to minimize this risk since all securities may be affected by market fluctuations.
- **Currency Risk.** When investing in another country using another currency, the changes in the value of the currency can change the value of your security value in your portfolio.
- **Regulatory Risk.** Changes in laws and regulations from any government can change the value of a given company and its accompanying securities. Certain industries are more susceptible to government regulation. Changes in zoning, tax structure or laws impact the return on these investments.
- **Strategy Risk.** When investments are made through a strategy, rather than individualized investment considerations, there is always the possibility that individualized investment choices would have produced a more positive result for a client than an approach where investments are made for a group of individuals with common characteristics.
- **Tax Risks Related to Short Term Trading:** Clients should note that QWM may engage in short-term trading transactions. These transactions may result in short term gains or losses for federal and state tax purposes, which may be taxed at a higher rate than long term strategies. QWM endeavors to invest client assets in a tax efficient manner, but all clients are advised to consult with their tax professionals regarding the transactions in client accounts.
- **Purchasing Power Risk.** Purchasing power risk is the risk that your investment's value will decline as the price of goods rises (inflation). The investment's value itself does not decline, but its relative value does, which is the same thing. Inflation can happen for a variety of complex reasons,

including a growing economy and a rising money supply.

- **Business Risk.** This can be thought of as certainty or uncertainty of income. Cyclical companies (like automobile companies) have more business risk because of the less steady income stream. On the other hand, utilities tend to have steadier income streams and therefore, less business risk.
- **Financial Risk.** The amount of debt or leverage determines the financial risk of a company.
- **Default Risk.** This risk pertains to the ability of a company to service their debt. Ratings provided by several rating services help to identify those companies with more risk. Obligations of the U.S. government are said to be free of default risk.
- **Margin Risk.** “Margin” is a tool used to maximize returns on a given investment by using securities in a client account as collateral for a loan from the custodian to the client. The proceeds of that loan may be used to buy more securities. In a positive result, the additional securities provide additional return on the same initial investment. In a negative result, the additional securities provide additional losses. Margin therefore carries a higher degree of risk than investing without margin. Any client account that will use margin will do so in accordance with Regulation T. QWM discourages margin use but may utilize margin on a limited basis for clients with higher risk tolerances.
- **Short Sales.** “Short sales” are a way to implement a trade in a security QWM feels is overvalued. In a “long” trade, the investor is hoping the security increases in price. Thus in a long trade, the amount of the investor’s loss (without margin) is the amount paid for the security. In a short sale, the investor is hoping the security decreases in price. However, unlike a long trade where the price of the security can only go from the purchase price to zero, in a short sale, the price of the security can go infinitely upwards. Thus in a short sale, the potential for loss is unlimited and unknown, where the potential for loss in a long trade is limited and knowable. QWM discourages short sales, but may utilize short sales only when the client’s risk tolerances permit.
- **Information Risk.** All investment professionals rely on research in order to make conclusions about investment options. This research is always a mix of both internal (proprietary) and external (provided by third parties) data and analyses. Even an adviser who says they rely solely on proprietary research must still collect data from third parties. This data or outside research is chosen for its perceived reliability, but there is no guarantee that the data or research will be completely accurate. Failure in data accuracy or research will translate to a compromised ability by the adviser to reach satisfactory investment conclusions.
- **Options.** The use of options transactions as an investment strategy involves a high level of inherent risk. Although the intent of many of the options-related transactions implemented by QWM is to hedge against principal risk, certain of the options-related strategies (i.e., straddles, short positions, etc.), may in and of themselves, produce principal volatility and/or risk. Thus, a client must be willing to accept these enhanced volatility and principal risks associated with such strategies. In light of these enhanced risks, client may direct QWM, in writing, not to employ any or all such strategies. Clients participating in an options strategy should *carefully* consider all information regarding the strategy and its risks prior to participating.
- **Small Companies.** Some investment opportunities in the marketplace involve smaller issuers. These companies may be starting up, or are historically small. While these companies sometimes have potential for outsized returns, they also have the potential for losses because the reasons the company is small are also risks to the company’s future. For example, a company’s management may lack experience or the company’s capital for growth may be restricted. These small companies also tend to trade less frequently than larger companies, which can add to the risks associated with their securities

because the ability to sell them at an appropriate price may be limited as compared to the markets as a whole. Not only do these companies have investment risk, if a client is invested in such small companies and requests immediate or short term liquidity, these securities may require a significant discount to value in order to be sold in a shorter time frame.

- **Concentration Risk.** While QWM selects individual securities, including mutual funds, for client portfolios based on an individualized assessment of each security, this evaluation comes without an overlay of general economic or sector specific issue analysis. This means that a client's equity portfolio may be concentrated in a specific sector, geography, or sub-sector (among other types of potential concentrations), so that if an unexpected event occurs that affects that specific sector or geography, for example, the client's equity portfolio may be affected negatively, including significant losses.

- **Transition risk.** As assets are transitioned from a client's prior advisers to QWM there may be securities and other investments that do not fit within the asset allocation strategy selected for the client. Accordingly, these investments may need to be sold. However, this transition process may take some time to accomplish. Some investments may not be unwound for a lengthy period of time for a variety of reasons that may include low share prices, restrictions on trading, contractual restrictions on liquidity, or market-related liquidity concerns. In some cases, there may be securities or investments that are never able to be sold. The inability to transition a client's holdings into recommendations of QWM may adversely affect the client's account values, as QWM's recommendations may not be able to be fully implemented.

- **Restriction Risk.** Clients may at all times place reasonable restrictions on the management of their accounts. However, placing these restrictions may make managing the accounts more difficult, thus lowering the potential for returns or increasing risk.

- **Risks Related to Investment Term & Liquidity.** Securities do not follow a straight line up in value. All securities will have periods of time when the current price of the security is not an accurate measure of its value. If you require us to liquidate your portfolio during one of these periods, you will not realize as much value as you would have had the investment had the opportunity to regain its value. Further, some investments are made with the intention of the investment appreciating over an extended period of time. Liquidating these investments prior to their intended time horizon may result in losses.

Item 9: Disciplinary Information

There are no disciplinary items to report.

Item 10: Other Financial Industry Activities and Affiliations

A. Broker-dealer

Neither the principal of QWM, nor any related persons are registered, or have an application pending to register, as a broker dealer or as an associated person of the foregoing entities.

B. Futures Commission Merchant/Commodity Trading Advisor

Neither the principal of QWM, nor any related persons are registered, or have an application pending to register, as a futures commission merchant, commodity pool operator, a commodity trading advisor, or an associated person of the foregoing entities.

C. Relationship with Related Persons

Insurance

Certain professionals of QWM are separately licensed as independent insurance agents. As such, these professionals may conduct insurance product transactions for QWM clients, in their capacity as licensed insurance agents, and will receive customary commissions for these transactions in addition to any compensation received in his capacity as employees of QWM. Commissions from the sale of insurance products will not be used to offset or as a credit against advisory fees. These professionals therefore have incentive to recommend insurance products based on the compensation to be received, rather than on a client's needs. The receipt of additional fees for insurance commissions is therefore a conflict of interest, and clients should be aware of this conflict when considering whether to engage QWM or utilize these professionals to implement any insurance recommendations. QWM attempts to mitigate this conflict of interest by disclosing the conflict to clients, and informing the clients that they are always free to purchase insurance products through other agents that are not affiliated with QWM, or to determine not to purchase the insurance product at all. QWM also attempts to mitigate the conflict of interest by requiring employees to acknowledge their individual fiduciary duty to the clients of QWM, found in the firm's Code of Ethics, which requires that employees put the interests of clients ahead of their own.

D. Recommendations of other Advisers

QWM does not utilize nor select other advisers or third party managers at this time. All assets are managed by QWM.

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

A. A copy of our Code of Ethics is available upon request. Our Code of Ethics includes discussions of our fiduciary duty to clients, political contributions, gifts, entertainment, and trading guidelines.

B. QWM does not recommend to clients that they invest in any security in which QWM or any principal thereof has any financial interest.

C. On occasion, an employee of QWM may purchase for his or her own account securities which are also recommended for clients. Our Code of Ethics details rules for employees regarding personal

trading and avoiding conflicts of interest related to trading in one's own account. To avoid placing a trade before a client (in the case of a purchase) or after a client (in the case of a sale), all employee trades must be reviewed by the Compliance Officer. All employee trades must either take place in the same block as a client trade or sufficiently apart in time from the client trade so the employee receives no added benefit. Employee statements are reviewed to confirm compliance with the trading procedures.

D. On occasion, an employee of QWM may purchase for his or her own account securities which are also recommended for clients at the same time the clients purchase the securities. Our Code of Ethics details rules for employees regarding personal trading and avoiding conflicts of interest related to trading in one's own account. To avoid placing a trade before a client (in the case of a purchase) or after a client (in the case of a sale), all employee trades must be reviewed by the Compliance Officer. All employee trades must either take place in the same block as a client trade or sufficiently apart in time from the client trade so the employee receives no added benefit. Employee statements are reviewed to confirm compliance with the trading procedures.

Item 12: Brokerage Practices

A. Recommendation of Broker-Dealer

QWM recommends that investment accounts be held in custody by Charles Schwab & Co., Inc. Advisor Services and Interactive Brokers LLC (CRD# 36418) . Charles Schwab & Co., Inc. Advisor Services and Interactive Brokers LLC (CRD# 36418) offers enhanced services to independent investment advisors. These services include custody of securities, trade execution platforms, clearance and settlement of transactions, and access to research not available to the general public. Charles Schwab & Co., Inc. Advisor Services and Interactive Brokers LLC (CRD# 36418) is wholly independent from QWM. It is expected that most, if not all, transactions in a given client account will be cleared through the custodian of that account in its capacity as a broker-dealer.

QWM recommends Charles Schwab & Co., Inc. Advisor Services and Interactive Brokers LLC (CRD# 36418) to its clients based on a variety of factors, including, but not limited to costs. Charles Schwab & Co., Inc. Advisor Services and Interactive Brokers LLC (CRD# 36418) has what can be considered discounted commission rates. However, in choosing a broker-dealer or custodian to recommend, we are most concerned with the value the client receives for the cost paid, not just the cost. Charles Schwab & Co., Inc. Advisor Services and Interactive Brokers LLC (CRD# 36418) adds value beyond commission cost. Other factors that may be considered in determining overall value include speed and accuracy of execution, financial strength, knowledge and experience of staff, research and service. Charles Schwab & Co., Inc. Advisor Services and Interactive Brokers LLC (CRD# 36418) also has arrangements with many mutual funds that enable us to purchase these mutual funds for client accounts at reduced transaction charges (as opposed to other broker-dealers). QWM re-evaluates the use of Charles Schwab & Co., Inc. Advisor Services and Interactive Brokers LLC (CRD# 36418) at least annually to determine if they are still the best value for our clients.

Generally, in addition to a broker's ability to provide "best execution," QWM may also consider the value of "research" or additional brokerage products and services a broker-dealer has provided or may be willing to provide. This is known as paying for those services or products with "soft dollars." Because many of the services or products could be considered to provide a benefit to QWM, and because the "soft dollars" used to acquire them are client assets, QWM could be considered to have a conflict of interest in allocating client brokerage business: QWM could receive valuable benefits by selecting a particular broker or dealer to execute client transactions and the transaction compensation charged by that broker or dealer might not be the lowest compensation QWM might otherwise be able to negotiate. In addition, QWM could have an incentive to cause clients to engage in more securities transactions than would otherwise be optimal in order to generate brokerage compensation with which to acquire products and services.

QWM's use of soft dollars is intended to comply with the requirements of Section 28(e) of the Securities Exchange Act of 1934. Section 28(e) provides a "safe harbor" for investment managers who use commissions or transaction fees paid by their advised accounts to obtain investment research services that provide lawful and appropriate assistance to the manager in performing investment decision-making responsibilities. As required by Section 28(e), QWM will make a good faith determination that the amount of commission or other fees paid is reasonable in relation to the value of the brokerage and research services provided. That is, before placing orders with a particular broker, we generally determine, considering all the factors described below, that the compensation to be paid to Charles Schwab & Co., Inc. Advisor Services and Interactive Brokers LLC (CRD# 36418) is reasonable in relation to the value of all the brokerage and research products and services provided by Charles Schwab & Co., Inc. Advisor Services and Interactive Brokers LLC (CRD# 36418). In making this determination, we typically consider not only the particular transaction or transactions, and not only the value of brokerage and research services and products to a particular client, but also the value of those services and products in our performance of our overall responsibilities to all of our clients. In some cases, the commissions or other transaction fees charged by a particular broker-dealer for a particular transaction or set of transactions may be greater than the amounts another broker-dealer who did not provide research services or products might charge.

We do not consider whether Charles Schwab & Co., Inc. Advisor Services and Interactive Brokers LLC (CRD# 36418), or any other broker-dealer/custodian, refers clients to QWM as part of our evaluation of these broker-dealers.

B. Aggregating/Bulk Trades

Commission costs per client may be lower on a particular trade if all clients in whose accounts the trade is to be made are executed at the same time. This is called aggregating trades. Instead of placing a number of trades for the same security for each account, we will, when appropriate, execute one trade for all accounts and then allocate the trades to each account after execution. If an aggregate trade is not fully executed, the securities will be allocated to client accounts on a *pro rata* basis, except where doing so would create an unintended adverse consequence (For example, if a *pro rata* division would result in a client receiving a fraction of a share, or a position in the account of less than 1%.)

Directed Brokerage

QWM allows clients to direct brokerage. “Directing” brokerage means choosing to maintain all or some of their assets with a broker-dealer that is not recommended by QWM. QWM may be unable to achieve most favorable execution of client transactions if clients choose to direct brokerage. This may cost clients’ money because without the ability to direct brokerage, QWM may not be able to aggregate orders to reduce transactions costs resulting in higher brokerage commissions and less favorable prices. Not all investment advisers allow their clients to direct brokerage.

Item 13: Review of Accounts

All accounts will be reviewed by a senior professional on at least an annual basis. However, it is expected that market conditions, changes in a particular client’s account, or changes to a client’s circumstances will trigger a review of accounts.

All clients will receive statements and confirmations of trades directly from Charles Schwab & Co., Inc. Advisor Services and Interactive Brokers LLC (CRD# 36418). Please refer to Item 15 regarding Custody.

Item 14: Client Referrals and Other Compensation

A. Economic Benefit Provided by Third Parties for Advice Rendered to Client.

Charles Schwab & Co., Inc. Advisor Services provides QWM with access to Charles Schwab & Co., Inc. Advisor Services’ institutional trading and custody services, which are typically not available to Charles Schwab & Co., Inc. Advisor Services retail investors. These services generally are available to independent investment advisers on an unsolicited basis, at no charge to them so long as a total of at least \$10 million of the adviser’s clients’ assets are maintained in accounts at Charles Schwab & Co., Inc. Advisor Services. Charles Schwab & Co., Inc. Advisor Services includes brokerage services that are related to the execution of securities transactions, custody, research, including that in the form of advice, analyses and reports, and access to mutual funds and other investments that are otherwise generally available only to institutional investors or would require a significantly higher minimum initial investment. For QWM client accounts maintained in its custody, Charles Schwab & Co., Inc. Advisor Services generally does not charge separately for custody services but is compensated by account holders through commissions or other transaction-related or asset-based fees for securities trades that are executed through Charles Schwab & Co., Inc. Advisor Services or that settle into Charles Schwab & Co., Inc. Advisor Services accounts.

Charles Schwab & Co., Inc. Advisor Services also makes available to QWM other products and services that benefit QWM but may not benefit its clients’ accounts. These benefits may include national, regional or QWM specific educational events organized and/or sponsored by Charles Schwab & Co., Inc. Advisor Services. Other potential benefits may include occasional business entertainment of personnel of QWM by Charles Schwab & Co., Inc. Advisor Services personnel, including meals, invitations to sporting events, including golf tournaments, and other forms of

entertainment, some of which may accompany educational opportunities. Other of these products and services assist QWM in managing and administering clients' accounts. These include software and other technology (and related technological training) that provide access to client account data (such as trade confirmations and account statements), facilitate trade execution (and allocation of aggregated trade orders for multiple client accounts, if applicable), provide research, pricing information and other market data, facilitate payment of QWM's fees from its clients' accounts (if applicable), and assist with back-office training and support functions, recordkeeping and client reporting. Many of these services generally may be used to service all or some substantial number of QWM's accounts. Charles Schwab & Co., Inc. Advisor Services also makes available to QWM other services intended to help QWM manage and further develop its business enterprise. These services may include professional compliance, legal and business consulting, publications and conferences on practice management, information technology, business succession, regulatory compliance, employee benefits providers, and human capital consultants, insurance and marketing. In addition, Charles Schwab & Co., Inc. Advisor Services may make available, arrange and/or pay vendors for these types of services rendered to QWM by independent third parties. Charles Schwab & Co., Inc. Advisor Services may discount or waive fees it would otherwise charge for some of these services or pay all or a part of the fees of a third-party providing these services to QWM. QWM is independently owned and operated and not affiliated with Charles Schwab & Co., Inc. Advisor Services.

B. Compensation to Non-Advisory Personnel for Client Referrals.

Clients may be introduced to QWM via other third parties. In the event that QWM compensates any party for the referral of a client to QWM, any such compensation will be paid by QWM, and not the client. If the client is introduced to QWM by an unaffiliated third party, that third party will disclose to the client the referral arrangement with QWM, including the compensation for the referral, and provide the client a copy of QWM's ADV Part 2A and 2B. The referral source will also provide a written disclosure to the client regarding the relationship between QWM and the referral source, including the fact that referral fees will be paid.

Item 15: Custody

There are two avenues through which QWM has custody of client funds; by directly debiting its fees from client accounts pursuant to applicable agreements granting such right, and potentially by permitting clients to issue standing letters of authorization ("SLOAs"). SLOAs permit a client to issue one document that directs QWM to make distributions out of the client's account(s).

Clients whose fees are directly debited will provide written authorization to debit advisory fees from their accounts held by a qualified custodian chosen by the client. Each quarter, clients will receive a statement from their account custodian showing all transactions in their account, including the fee.

We encourage clients to carefully review the statements and confirmations sent to them by their custodian, and to compare the information from the statement provided by the account custodian with any information given to you by QWM. Please alert us of any discrepancies.

Item 16: Investment Discretion

When QWM is engaged to provide asset management services on a discretionary basis, we will monitor your accounts to ensure that they are reflective of our overall asset allocation strategy. Based on our review, we will make any changes we deem appropriate. These changes may involve selling a security or group of investments and buying others or keeping the proceeds in cash. You may at any time place restrictions on the types of investments we may use on your behalf, or on the allocations to each security type. You will receive at your request written or electronic confirmations from your account custodian after any changes are made to your account. You will also receive statements at least quarterly from an independent account custodian. Clients engaging us on a discretionary basis will be asked to execute a Limited Power of Attorney (granting us the discretionary authority over the client accounts) as well as an Investment Advisory Agreement that outlines the responsibilities of both the client and QWM.

Item 17: Voting Client Securities

Copies of our Proxy Voting Policies are available upon request.

From time to time, shareholders of stocks, mutual funds, exchange traded funds or other securities may be permitted to vote on various types of corporate actions. Examples of these actions include mergers, tender offers, or board elections. Clients are required to maintain proxy voting authority. QWM will not accept authority to vote client proxies. Clients will receive their proxies directly from the custodian for the client account. QWM will, upon request, give clients advice on how to vote proxies.

Item 18: Financial Information

QWM does not require the prepayment of fees more than six (6) months or more in advance and therefore has not provided a balance sheet with this brochure.

There are no material financial circumstances or conditions that would reasonably be expected to impair our ability to meet our contractual obligations to our clients.

Item 1: Cover Sheet

FORM ADV PART 2B

Daniel Roccato



70 E Main St
Moorestown, NJ 08057
(856) 222-0110

March 30, 2022

This Brochure Supplement provides information about Daniel Roccato that supplements the Quaker Wealth Management, LLC Brochure. You should have received a copy of that Brochure. Please contact us at 856-222-0110 if you have any questions about the contents of this supplement. Registration does not imply any certain level of skill or training.

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

Item 2: Educational Background and Business Experience

Daniel Roccato

Born: 1961

EDUCATION:

Drexel University, MBA in International Economics, 1999

Wharton School of the University of Pennsylvania, ABA in Business Management, 1985

Rutgers University, BA in Political Science, 1983

BUSINESS EXPERIENCE:

Quaker Wealth Management, LLC

President 06/2016 – 12/2020, Investment Advisors Representative 01/2021 - Present

VSR Financial Services, Inc.

Registered Investment Advisor and Registered Representative, 05/2006 – 07/2016

Merrill Lynch, Pierce, Fenner & Smith, Inc.

Director, 01/1995 - 02/2006

Morgan Stanley & Co.

Vice President, 06/1985 – 01/1995

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 for Mr. Roccato.

Item 4: Other Business Activities

Registered investment advisers are required to disclose all material facts regarding any investment related outside business activity.

Mr. Roccato is an adjunct professor of economics and finance at both Rutgers University and University of San Diego. He is compensated for his role as adjunct professor, and spends approximately 24 hours per month in these roles with no time spent during the trading day.

Mr. Roccato is also a media analyst at WFLX FOX 29, providing on-air financial and economic analysis for Fox News and other media outlets. He is compensated for his work as a media analyst, and spends approximately four hours per month in this role with no time spent during the trading day.

Mr. Roccato is separately licensed as an independent insurance agent. As such, he may conduct insurance product transactions for QWM clients, in his capacity as a licensed insurance agent, and will receive customary commissions for these transactions in addition to any compensation received in his capacity as principal of QWM. Commissions from the sale of insurance products will not be used to offset or as a credit against advisory fees. Mr. Roccato will therefore have incentive to recommend insurance products based on the compensation to be received, rather than on a client's needs. The receipt of additional fees for insurance commissions is therefore a conflict of interest, and clients should be aware of this conflict when considering whether to engage QWM or utilize these professionals to implement any insurance recommendations. QWM attempts to mitigate this conflict of interest by disclosing the conflict to clients, and informing the clients that they are always free to purchase insurance products through other agents that are not affiliated with QWM, or to determine not to purchase the insurance product at all. QWM also attempts to mitigate the conflict of interest by requiring employees to acknowledge in the firm's Code of Ethics, their individual fiduciary duty to the clients of QWM, which requires that employees put the interests of clients ahead of their own.

Item 5: Additional Compensation

Please see response to Item 4, above.

Item 6: Supervision

Mr. Roccato is supervised by the firm's Chief Compliance Officer, John Heisler. Additionally, all employees of Quaker Wealth Management, LLC are required to follow the supervisory guidelines and procedures manual which are designed to ensure compliance with securities laws in the states where Quaker Wealth Management, LLC is registered.

Item 1: Cover Sheet

FORM ADV PART 2B

Jennifer L. Anderson, CPA



70 E Main St
Moorestown, NJ 08057
(856) 222-0110

March 30, 2022

This Brochure Supplement provides information about Jennifer L. Anderson that supplements the Quaker Wealth Management, LLC Brochure. You should have received a copy of that Brochure. Please contact us at 856-222-0110 if you have any questions about the contents of this supplement. Registration does not imply any certain level of skill or training.

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

Item 2: Educational Background and Business Experience

Jennifer L. Anderson

Born: 1974

EDUCATION:

Trenton State College, BS in Accounting, 1996

BUSINESS EXPERIENCE:

Quaker Wealth Management, LLC

Investment Advisor Representative, 06/2016 - Present

VSR Financial Services, Inc.

Registered Investment Advisor and Registered Representative, 01/2015 – 07/2016

Mazzucco & Company CPA

Certified Public Accountant, 03/1999 – 07/2016

PROFESSIONAL DESIGNATIONS:

Certified Public Accountant

In order to become a CPA in the United States, the candidate must sit for and pass the Uniform Certified Public Accountant Examination (Uniform CPA Exam), which is set by the American Institute of Certified Public Accountants and administered by the National Association of State Boards of Accountancy. The CPA was established in law on April 17, 1896.

Eligibility to sit for the Uniform CPA Exam is determined by individual State Boards of Accountancy. Typically the requirement is a U.S. bachelor's degree which includes a minimum number of qualifying credit hours in accounting and business administration with an additional 1 year study. This requirement for 5 years study is known as the "150 hour rule" and has been adopted by the majority of state boards, although there are still some exceptions (e.g. California). This requirement mandating 150 hours of study has been adopted by 45 states.

The primary functions CPA fulfill relate to assurance services, or public accounting. In assurance services, also known as financial audit services, CPAs attest to the reasonableness of disclosures, the freedom from material misstatement, and the adherence to the applicable generally accepted accounting principles (GAAP) in financial statements. CPAs can also be employed by corporations-termed "the private sector"-in finance functions such as Chief Financial Officer (CFO) or finance manager, or as CEOs subject to their full business knowledge and practice. These CPAs do not provide services directly to the public.

CPAs also have a niche within the income tax preparation industry. They may also provide business consultation in the areas of entity set-up, quickbooks assistance, financial statements, and buying v. leasing of equipment.

Whether providing services directly to the public or employed by corporations or associations, CPAs can operate in virtually any area of finance. While some CPAs are generalists and offer a range of services (especially those in small practices) many CPAs specialize in just one area and do not provide all services.

Individuals who become certified must complete the following ongoing ethics and education requirements in order to maintain the right to continue to use the CPA marks:

- Ethics -- Over 40 of the state boards now require applicants for CPA status to complete a special examination on ethics, which is effectively a Fourth E in terms of requirements to become a CPA. The majority of these will accept the AICPA self-study Professional Ethics for CPAs CPE course or another course in general professional ethics. Many states, however, require that the ethics course include a review of that state's specific rules for professional practice.
- Continuing Professional Education (CPE)--CPAs are required to take continuing education courses in order to renew their license. Requirements vary by state but the vast majority requires 120 hours of CPE every 3 years with a minimum of 20 hours per calendar year. The requirement can be fulfilled through attending live seminars, webcast seminars, or through self-study (textbooks, videos, online courses, all of which require a test to receive credit). As part of the CPE requirement, most states require their CPAs to take an ethics course during every renewal period. Again, ethics requirements vary by state but the courses range from 2-8 hours.

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 for Ms. Anderson.

Item 4: Other Business Activities

Registered investment advisers are required to disclose all material facts regarding any investment related outside business activity. Ms. Anderson does not engage in any other investment-related business or occupation.

Item 5: Additional Compensation

Other than salary, annual bonuses, or regular bonuses, Ms. Anderson does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through QWM.

Item 6: Supervision

Ms. Anderson is supervised by the Principal & Chief Compliance Officer of the firm, John Heisler. Additionally, all employees of Quaker Wealth Management, LLC are required to follow the supervisory guidelines and procedures manual which are designed to ensure compliance with securities laws in the states where Quaker Wealth Management, LLC is registered.

Item 1: Cover Sheet

FORM ADV PART 2B

Nicholas DeSantis



70 E Main St
Moorestown, NJ 08057
(856) 222-0110

March 30, 2022

This Brochure Supplement provides information about Nicholas DeSantis that supplements the Quaker Wealth Management, LLC Brochure. You should have received a copy of that Brochure. Please contact us at 856-222-0110 if you have any questions about the contents of this supplement. Registration does not imply any certain level of skill or training.

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

Item 2: Educational Background and Business Experience

Nicholas DeSantis

Born: 1996

EDUCATION:

Rutgers University, B.A. Business Administration, 2018

Rowan College of Burlington County, A.S. Business Administration, 2016

BUSINESS EXPERIENCE:

Quaker Wealth Management, LLC

Investment Advisor Representative, 09/2017 - Present

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 for Mr. DeSantis.

Item 4: Other Business Activities

Registered investment advisers are required to disclose all material facts regarding any investment related outside business activity. Mr. DeSantis does not engage in any other investment-related business or occupation.

Item 5: Additional Compensation

Other than salary, annual bonuses, or regular bonuses, Mr. DeSantis does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through QWM.

Item 6: Supervision

Mr. DeSantis is supervised by the Principal & Chief Compliance Officer of the firm, John Heisler. Additionally, all employees of Quaker Wealth Management, LLC are required to follow the supervisory guidelines and procedures manual which are designed to ensure compliance with securities laws in the states where Quaker Wealth Management, LLC is registered.

Item 1: Cover Sheet

FORM ADV PART 2B

John J. Heisler



70 E Main St
Moorestown, NJ 08057
(856) 222-0110

March 30, 2022

This Brochure Supplement provides information about John J. Heisler that supplements the Quaker Wealth Management, LLC Brochure. You should have received a copy of that Brochure. Please contact us at 856-222-0110 if you have any questions about the contents of this supplement. Registration does not imply any certain level of skill or training.

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

Item 2: Educational Background and Business Experience

John J. Heisler

Born: 1979

EDUCATION:

Gettysburg College, B.A.in Economics, 2001

BUSINESS EXPERIENCE:

Quaker Wealth Management, LLC

Investment Advisor Representative 06/2018 – 12/2020, Principal 01/2021 - Present

Summit Brokerage Services

Financial Advisor, 03/2011 – 06/2018

WNC Capital Corporation

Vice President, 01/2010 – 03/2011

Chadwick Securities, Inc.

Vice President, 11/2006 – 01/2010

PROFESSIONAL DESIGNATIONS:

Certified Financial Planner

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to

test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;

- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

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 for Mr. Heisler.

Item 4: Other Business Activities

Registered investment advisers are required to disclose all material facts regarding any investment related outside business activity. Mr. Heisler does not engage in any other investment-related business or occupation.

Item 5: Additional Compensation

Other than salary, annual bonuses, or regular bonuses, Mr. Heisler does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through QWM.

Item 6: Supervision

Mr. Heisler is the Principal & Chief Compliance Officer of the firm. He has no direct supervisor. Additionally, all employees of Quaker Wealth Management, LLC are required to follow the supervisory guidelines and procedures manual which are designed to ensure compliance with securities laws in the states where Quaker Wealth Management, LLC is registered.

Item 1: Cover Sheet

FORM ADV PART 2B

Peter News



70 E Main St
Moorestown, NJ 08057
(856) 222-0110

March 30, 2022

This Brochure Supplement provides information about Peter News that supplements the Quaker Wealth Management, LLC Brochure. You should have received a copy of that Brochure. Please contact us at 856-222-0110 if you have any questions about the contents of this supplement. Registration does not imply any certain level of skill or training.

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

Item 2: Educational Background and Business Experience

Peter News

Born: 1980

EDUCATION:

Widener University, B.S.in Business Administration, 2002

BUSINESS EXPERIENCE:

Quaker Wealth Management, LLC

Investment Advisor Representative 06/2018 – 12/2020, Principal 01/2021 - Present

Summit Brokerage Services

Financial Advisor, 05/2010 – 06/2018

LPL Financial

Financial Advisor, 01/2010 – 05/2010

American Express Financial Advisors

Financial Advisor, 09/2002 – 01/2010

PROFESSIONAL DESIGNATIONS:

Certified Financial Planner

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

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 for Mr. News.

Item 4: Other Business Activities

Registered investment advisers are required to disclose all material facts regarding any investment related outside business activity. Mr. News does not engage in any other investment-related business or occupation.

Item 5: Additional Compensation

Other than salary, annual bonuses, or regular bonuses, Mr. News does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through QWM.

Item 6: Supervision

Mr. News is supervised by the Principal & Chief Compliance Officer of the firm, John Heisler. Additionally, all employees of Quaker Wealth Management, LLC are required to follow the supervisory guidelines and procedures manual which are designed to ensure compliance with securities laws in the states where Quaker Wealth Management, LLC is registered.

Item 1: Cover Sheet

FORM ADV PART 2B

Timothy Miller



70 E Main St
Moorestown, NJ 08057
(856) 222-0110

March 30, 2022

This Brochure Supplement provides information about Timothy Miller that supplements the Quaker Wealth Management, LLC Brochure. You should have received a copy of that Brochure. Please contact us at 856-222-0110 if you have any questions about the contents of this supplement. Registration does not imply any certain level of skill or training.

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

Item 2: Educational Background and Business Experience

Timothy Miller
Born: 1993

EDUCATION:

LaSalle University, B.S. Finance and Marketing, 2016

BUSINESS EXPERIENCE:

Quaker Wealth Management, LLC
Investment Advisor Representative, 08/2020 – Present

Merrill Lynch
Financial Advisors, 10/2015 – 08/2020

Northwestern Mutual
Intern, 05/2015 – 09/2015

A&M Landscaping
Owner, 04/2010 – 05/2015

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 for Mr. Miller.

Item 4: Other Business Activities

Registered investment advisers are required to disclose all material facts regarding any investment related outside business activity. Mr. Miller does not engage in any other investment-related business or occupation.

Item 5: Additional Compensation

Other than salary, annual bonuses, or regular bonuses, Mr. Miller does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through QWM.

Item 6: Supervision

Mr. Miller is supervised by the Principal & Chief Compliance Officer of the firm, John Heisler. Additionally, all employees of Quaker Wealth Management, LLC are required to follow the supervisory guidelines and procedures manual which are designed to ensure compliance with securities laws in the states where Quaker Wealth Management, LLC is registered.

QUAKER WEALTH MANAGEMENT, LLC
Privacy Notice

This notice is being provided to you in accordance with the Securities and Exchange Commission's rule regarding the privacy of consumer financial information ("Regulation S-P"). Please take the time to read and understand the privacy policies and procedures that we have implemented to safeguard your nonpublic personal information.

INFORMATION WE COLLECT

QUAKER WEALTH MANAGEMENT, LLC must collect certain personally identifiable financial information about its clients to ensure that it offers the highest quality financial services and products. The personally identifiable financial information which we gather during the normal course of doing business with you may include:

1. information we receive from you on applications or other forms;
2. information about your transactions with us, our affiliates, or others;
3. information collected through an Internet "cookie" (an information collecting device from a web server); and
4. information we receive from a consumer reporting agency.

INFORMATION WE DISCLOSE

We do not disclose any nonpublic personal information about our clients or former clients to anyone, except as permitted by law. We do not disclose your personal information to any third party for the purpose of allowing that party to market other products to you. In accordance with Section 248.13 of Regulation S-P, we may disclose all of the information we collect, as described above, to certain nonaffiliated third parties such as attorneys, accountants, auditors and persons or entities that are assessing our compliance with industry standards. We enter into contractual agreements with all nonaffiliated third parties that prohibit such third parties from disclosing or using the information other than to carry out the purposes for which we disclose the information.

CONFIDENTIALITY AND SECURITY

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide financial products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.