

Cover Page

BONITA K. BELL-ANDERSEN

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**FORM ADV PART 2
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Bonita K. Bell-Andersen that supplements the Triad Wealth Management, Inc. brochure. You should have received a copy of that brochure. Please contact Bonita K. Bell-Andersen if you did not receive Triad Wealth Management's brochure or if you have questions about this supplement.

Additional information about Bonita K. Bell-Andersen (CRD #4353276) is also available on the SEC's website at www.adviserinfo.sec.gov.

Educational Background and Business Experience

Bonita K. Bell-Andersen (goes by Bonnie Bell-Andersen)
Managing Principal and CEO
Year of Birth: 1952

Business Background:

Northwestern Mutual Financial Network
Licensed Life, Disability, LTC Agent
January 2001-May 2009

SEBS-Strategic Employee Benefits (a subsidiary of NML)
Group and Individual Health Insurance Agent
January 2001-May 2009

Northwestern Mutual Investment Services
Registered Representative (Series 6,63)
April 2001-May 2009

LPL Financial
Registered Representative (Series 6,63)
June 2009-May 2010

MMLISI
Registered Representative (Series 6,63)
May 2010-June 2010

Bell-Andersen Financial Services, Inc.
President & CEO - Independent Insurance Services
June 2009 – December 2015

Triad Wealth Management, Inc.
Managing Principal, Chief Compliance Officer, Investment Advisor Representative
September 2014 - current

Educational Background:

BA - Communications, Washington State University, Pullman, WA; 1974
World Campus Afloat, Chapman College, Orange, CA; Spring 1973

RELEVANT CERTIFICATIONS:

Chartered Financial Consultant (ChFC®)

The American College in Bryn Mawr, PA, which sponsors this program, says that “the ChFC program prepares you to meet the advanced financial planning needs of

individuals, professionals and small business owners. Certification requires successful completion of nine courses in key financial planning disciplines, including insurance, income taxation, retirement planning, investments and estate planning.” To receive the ChFC® designation, you must also meet experience requirements (three years of full-time work experience (or 6,000 hours of part-time work experience) in one of several specific fields, as well as ethics standards, and agree to comply with The American College Code of Ethics and Procedures. Additionally, there is a requirement to meet 30 hours of PACE continuing education every two years. For more information, see <http://www.theamericancollege.edu/>

Chartered Life Underwriter (CLU®)

The American College in Bryn Mawr, PA, sponsors this program. This course of study provides in-depth knowledge on the insurance needs of individuals, business owners and professional clients. Certification requires successful completion of eight courses, including several insurance courses, income taxes, estate planning, and several elective courses. To receive the CLU® designation, you must also meet experience requirements (three years of full-time work experience (or 6,000 hours of part-time work experience) in one of several specific fields, as well as ethics standards, and agree to comply with The American College Code of Ethics and Procedures. Additionally, there is a requirement to meet 30 hours of PACE continuing education every two years. For more information, see <http://www.theamericancollege.edu/>

Resident Agent's Life and Health Insurance License

Form ADV, Part 2B, Item 3

Disciplinary Information

Ms. Bell-Andersen does not have any reportable disciplinary disclosures.

Form ADV, Part 2B, Item 4

Other Business Activities

Bonita K. Bell-Andersen, Managing Principal and sole Investment Advisor Representative of TWM, is also an independent insurance agent. As an independent insurance agent, Ms. Bell-Andersen is affiliated with various insurance entities, covering life insurance, annuity and long term care products. Through Pacific Advisors, she is appointed to various disability carriers. These companies are marketing referral sources for which they search the marketplace for the correct insurance products for her clients. Ms. Bell-Andersen is neither employed by, or under any type of ownership affiliation with these companies. She may also be contracted directly to other insurance-related entities as needed and appropriate. Ms. Bell-Andersen allocates approximately 5% of her time to her insurance business.

These practices represent a conflict of interest because it gives Ms. Bell-Andersen an incentive to recommend insurance products based on the commission amount received. This conflict is mitigated by the fact that Ms. Bell-Andersen has a fiduciary responsibility to place the best

interest of the client first and the clients are not required to purchase any products. Clients have the option to purchase these products through another insurance agent of their choosing.

Form ADV, Part 2B, Item 5

Additional Compensation

Ms. Bell-Andersen does not receive any economic benefit from anyone, who is not a client, for providing advisory services

Form ADV, Part 2B, Item 6

Supervision

Triad Wealth Management, Inc. has written supervisory procedures in place that are reasonably designed to detect and prevent violations of the securities laws, rules, and regulations of the Washington Securities Act. Ms. Bell-Andersen is TWM's Chief Compliance Officer and the sole Investment Advisory Representative of TWM, therefore she is responsible for all of the activities that occur on behalf of TWM and its clients.

Form ADV, Part 2B, Item 7

Requirements for State-Registered Advisers

Disclosure Information

Ms. Bell-Andersen signed a Consent Order on in August 2014 relating to an investigation initiated by the State of Washington. The Consent Order, in which Ms. Bell-Andersen neither admitted to nor denied the allegations, censured Ms. Bell-Andersen for her conduct in signing clients' names to three change of account forms in 2010.