

Part 2A of Form ADV: Firm Brochure

Form ADV, Part 2A, Item 1

Cover Page

TRIAD WEALTH MANAGEMENT, INC.

**621 WEST MALLON, SUITE 601-A
SPOKANE, WASHINGTON 99201**

Tel: (509) 822-1082

Fax: (509) 241-0341

Website: www.triadwealth.net

March 11, 2019

**FORM ADV PART 2
FIRM BROCHURE**

This brochure provides information about the qualifications and business practices of Triad Wealth Management, Inc. If you have any questions about the contents of this brochure, please contact us at (509) 822-1082. 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.

Additional information about Triad Wealth Management, Inc. is also available on the SEC's website at www.adviserinfo.sec.gov. The searchable IARD/CRD number for Triad Wealth Management, Inc. is 172965.

Triad Wealth Management, Inc. is a Registered Investment Adviser. Registration with the United States Securities and Exchange Commission or any state securities authority does not imply a certain level of skill or training.

Material Changes

The Material Changes section of this brochure will be updated annually or when material changes occur since the previous release of the Firm Brochure. Each year, we will ensure that you receive a summary of any material changes to this and subsequent brochures by April 30th. We will further provide you with our most recent brochure at any time at your request, without charge. You may request a brochure by contacting us at (509) 822-1082.

Material Changes since the last Annual Update on March 27, 2018:

- None.

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Advisory Business

Triad Wealth Management, Inc. (hereinafter also referred to as "TWM") is a Registered Investment Adviser based in Spokane, Washington, and incorporated under the laws of the State of Washington. Founded in 2014, Triad Wealth Management, Inc. provides investment advisory services, which may include, but are not limited to, the review of client investment objectives and goals, recommending asset allocation strategies of managed assets among investment products such as cash, stocks, mutual funds and bonds, annuities, and/or preparing written investment strategies. Our investment advice is tailored to meet our clients' needs and investment objectives. TWM is registered with the states of Washington and Idaho, and subject to those states' regulatory rules and statutes.

Triad Wealth Management, Inc. provides investment advisory and other financial services through its Investment Advisor Representatives to accounts opened with Triad Wealth Management, Inc. Managed Accounts are available to both retail clients (for example, smaller accounts of individuals, IRAs, trusts and employee benefit plans) and institutional clients (for example, corporate pension plans, charitable organizations, corporations and foundations). In addition, some programs will provide for the selection of specific securities to help meet the client's stated investment objectives or identifying, evaluating, and hiring independent, unaffiliated money management firms on behalf of clients.

Triad Wealth Management, Inc. is wholly-owned by Bonita "Bonnie" K. Bell-Andersen. Triad Wealth Management, Inc. is registered with the State of Washington and is subject to its rules and regulations.

Triad Wealth Management, Inc. provides only non-discretionary investment advisory services to some of its clients through various managed account programs. Triad Wealth Management, Inc. will assist clients in determining the suitability of the Managed Account Programs for the client. The Investment Advisor Representative is compensated through a comprehensive single fee and the account may be assessed other charges associated with conducting a brokerage business. The Registrant and its Investment Advisor Representative, as appropriate, will be responsible for the following:

- Performing due diligence
- Recommending strategic asset and style allocations
- Providing research on investment product options, as needed
- Providing client risk profile questionnaire
- Obtaining investment advisory contract from client with required financial, risk tolerance, suitability and investment vehicle selection information for each new account
- Performing client suitability check on account documentation, review the investment objectives and evaluate the investment vehicle selections
- Providing Firm Brochure (this document)

Third Party Portfolio Management Services

As part of our investment advisory services, we may recommend that you use the services of a third-party money manager ("TPM") to manage your entire, or a portion of your, investment portfolio. After gathering information about your financial situation and objectives, we will recommend that you engage a specific TPM for discretionary asset management services. Triad Wealth Management, Inc. has an established relationship as a solicitor for Matson Money, Inc., an independently registered Securities and Exchange Commission Registered Investment Adviser. Triad Wealth Management, Inc. and Matson Money, Inc. are not affiliated with each other. Factors that we take into consideration when making our recommendation(s) include, but are not limited to, the following: the TPM's performance, methods of analysis, fees, your financial needs, investment goals, risk tolerance, and investment objectives. We may select and/or terminate the services of TPMs. However, the client must provide written authorization to move assets away from the current TPM to a new TPM. We will periodically monitor the TPM's performance to ensure its management and investment style remains aligned with your investment goals and objectives. Triad Wealth Management, Inc. will review the calculations on the client's quarterly statements for accuracy. Triad Wealth Management, Inc. will assist clients in all paperwork including, but not limited to a risk tolerance or similar document, new account forms, and all other fact-finding paperwork. Triad Wealth Management, Inc. will meet at least once a year with client regarding managed accounts with a third party.

We do not charge you a separate fee for the selection of other advisers, however the other adviser may charge you a fee. The advisory fee is generally automatically deducted by the TPM's custodians, Charles Schwab & Co., Inc. ("Schwab") and TCA by ETrade. Our fees may be negotiated lower than the fees stated in the fee schedule. We fully disclose to you the fees and compensation structure of each TPM we recommend to you. You will be required to sign a joint Tri-Party investment advisory agreement between our firm and the recommended TPM and in addition, an Investment Advisory Agreement with only Triad Wealth Management, Inc. will be required. You may terminate your advisory relationship with the TPM according to the terms of the Tri-Party investment advisory agreement.

Clients may impose restrictions on investing in certain securities or types of securities (such as a product type, specific companies, specific sectors, etc.) by providing a signed and dated written notification, of which an e-mail is also an acceptable form of notification. If a client chooses to notify TWM of investment restrictions via e-mail, it must be understood that TWM will not be held responsible for the terms of the notification until TWM acknowledges receipt of the notification by e-mail to the client. This is to prevent there being a miscommunication between the client and TWM in an instance where an e-mail is either not received or is not seen by the staff of TWM. Should there ever be an instance where TWM makes a transaction that is in conflict with the client's revised investment restrictions prior to receiving said notification, the staff of TWM will consult with the client to determine the best course of action. TWM also provides financial planning consulting services including, but not limited to, risk assessment/management, investment planning, estate planning, financial organization, or financial decision making/negotiation.

Client Assets Managed on a Discretionary Basis as of December 31, 2018: 0

Client Assets Managed on a Non-Discretionary Basis as of December 31, 2018: 0

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Fees and Compensation

The following types of fees will be assessed:

Asset Management – Fees are charged in advance and are based primarily on asset size and the level of complexity of the services provided. In individual cases, TWM has the sole discretion to negotiate fees that are lower than the standard fee shown or to waive fees. Fees are not based on the share of capital gains or capital appreciation of the funds or any portion of the funds.

Comparable services for lower fees may be available from other sources. Fees for the initial quarter will be prorated based upon the number of calendar days in the calendar quarter that the advisory agreement is in effect. Fees are based on the market value of the assets on the last business day of the previous quarter. Annual fees range from .25% to .99% depending on the amount of assets under management (“AUM”) – See chart below. There is no minimum asset management fee. Consulting services are included in these fees for asset management services with the exception of unique circumstances that may require a separate agreement for financial planning services (description and fees are discussed below). If the situation warrants separate financial planning fees, it will be discussed upfront and a separate agreement will be negotiated.

Fee Schedule for Asset Management:

Total Account Value	Maximum Annual Advisory Fee
\$0 - \$20,000	0.99%
\$20,001 - \$1,000,000	0.90%
\$1,000,001 - \$2,000,000	0.75%
\$2,000,001 - \$3,000,000	0.55%
\$3,000,001 - \$4,000,000	0.35%
\$5,000,001 and Above	0.25%

As authorized in the client agreement, the account custodian withdraws TWM’s advisory fees directly from the clients’ accounts according to the custodian’s policies, practices, and procedures. If the client selects Matson Money, Inc. as a third-party money manager, with your written authorization, Matson Money, Inc. will collect TWM’s advisory fee quarterly in advance from the account custodian, and in turn remits these fees to TWM. The custodial statement includes the amount of any fees paid directly to TWM to manage the account. Triad Wealth Management, Inc. also sends quarterly invoices detailing the manner and amount of advisory fees to all clients. You should compare the statement we send to your custodian/broker-dealer’s statement and verify the calculation of fees. Your custodian/broker-dealer does not verify the accuracy of fees calculations.

Fees are charged in advance on a quarterly basis, meaning that advisory fees for a quarter are charged on the first day of the upcoming quarter. Clients may terminate investment advisory services obtained from TWM, without penalty, upon written notice within five (5) business days after entering into the advisory agreement with TWM. The client is responsible for any fees and charges incurred by the client from third parties as a result of maintaining the account such as transaction fees for any securities transactions executed and account maintenance or custodial fees. Thereafter, the client may terminate advisory services upon written notice delivered to and received by TWM. Clients who terminate investment advisory services during a quarter are charged a prorated advisory fee based on the date of TWM's receipt of client's written notice to terminate. Any earned but unpaid fees are immediately due and payable.

Financial Planning – Financial planning services are charged in advance through a fixed fee or hourly arrangement as agreed upon between the client and TWM. If the relationship is terminated by either party the client will receive a prorated refund of unearned fees. If termination of the agreement is within five (5) business days from the date set forth in the Investment Advisory Agreement, there will not be any penalties and all fees paid in advance will be refunded to the client in full. There will never be an instance where \$500 or more in fees is charged six or more months in advance. Hourly fees are generally charged when the scope of services cannot be determined or if the services are limited to one meeting. Fixed fees are generally quoted to the client for longer term consulting projects. Fees are negotiable and vary depending upon the complexity of the client situation and services to be provided. Hourly fees are \$250 per hour, depending on what is negotiated between TWM and the client. The determination of the hourly rate depends on the complexity of the services provided. For instance, a lower fee is assessed for administrative requests, whereas a higher fee will be assessed for complex financial plans. Similar financial planning services may be available elsewhere for a lower cost to the client. Fixed fees for longer-term consulting projects range from \$1,000 to \$20,000 per project. The determination of the fixed rate depends on the complexity of the services provided, as well as the approximate length of time it will take to complete the project. An estimate for total hours and charges is determined and disclosed at the start of the advisory relationship.

Typically, clients will be invoiced monthly for all time spent by TWM as agreed upon by client or upon completion of the services if less than a month. Clients who wish to terminate the planning process prior to completion may do so with written notice. Upon receipt of written notification, any earned fee will immediately become due and payable. A client may terminate an advisory agreement without penalty within five (5) business days of its signing.

Additional Fees and Expenses

In addition to advisory fees paid to TWM as explained above, clients may pay custodial service, account maintenance, transaction, and other fees associated with maintaining the account. These fees vary by broker and/or custodian. Clients should ask TWM for details on transaction fees or other custodial fees specific to their account, as these fees are not included in the annual advisory fee. There may also be separate advisory fees charged by the TPM. If you are participating in the Matson Fund Platform, Matson charges no separate advisory fee of its own for the asset allocation services it provides to your account. Matson Money is compensated for its investment advice from the advisory fee embedded in the family of no-load mutual funds it advises.

TWM does not share any portion of such fees. Additionally, for any mutual funds purchased, the client may pay their proportionate share of the funds' distribution, internal management, investment advisory and administrative fees. Such fees are not shared with TWM and are compensation to the fund manager. Clients are urged to read the mutual fund prospectus prior to investing.

Mutual fund companies impose internal fees and expenses on clients. These fees are in addition to the costs associated with the investment advisory services as described above. Complete details of such internal expenses are specified and disclosed in each mutual fund company's prospectus. Clients are strongly advised to review the prospectus(es) prior to investing in such securities.

Mutual funds purchased or sold in broker-dealer accounts may generate transaction fees that would not exist if the purchase or sale were made directly with the mutual fund company. Mutual funds held in broker-dealer accounts also charge management fees. These mutual fund management fees may be more or less than the mutual fund management fees charged if the client held the mutual fund directly with the mutual fund company.

Clients may purchase shares of mutual funds directly from the mutual fund issuer, its principal underwriter, or a distributor without purchasing the services of TWM or paying the advisory fee on such shares (but subject to any applicable sales charges). Certain mutual funds are offered to the public without a sales charge. In the case of mutual funds offered with a sales charge, the prevailing sales charge (as described in the mutual fund prospectus) may be more or less than the applicable advisory fee. However, clients would not receive TWM's assistance in developing an investment strategy, selecting securities, monitoring performance of the account, and making changes as necessary.

Please refer to Item 12 "Brokerage Practices" of this brochure for additional information.

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Performance-Based Fees and Side-By-Side Management

TWM does not charge performance-based fees or participate in side-by-side management. Side-by-side management refers to the practice of managing accounts that are charged performance-based fees while at the same time managing accounts that are not charged performance-based fees. Performance-based fees are fees that are based on a share of capital gains or appreciation of the assets of a client. Our fees are calculated as described in Fees and Compensation section above and are not charged on the basis of performance of your advisory account.

Types of Clients

TWM offers investment advisory services to individuals, pension and profit sharing plans, trusts, estates, charitable organizations, corporations, and other business entities. In general, a minimum of \$25,000 is required to open and maintain an advisory account. At our discretion, we may waive the minimum account size. For example, we may waive the minimum if you appear to have significant potential for increasing your assets under management. We may also combine account values for you and your minor children, joint accounts with your spouse, and other types of related accounts to meet the stated minimum.

Methods of Analysis, Investment Strategies, and Risk of Loss

TWM's methods of analysis and investment strategies incorporate the client's needs and investment objectives, time horizon, and risk tolerance. TWM is not bound to a specific investment strategy for the management of investment portfolios, but rather consider the risk tolerance levels pre-determined gathered at the account opening, as well as on an on-going basis. Examples of methodologies that our investment strategies may incorporate include:

Asset Allocation – Asset Allocation is a broad term used to define the process of selecting a mix of asset classes and the efficient allocation of capital to those assets by matching rates of return to a specified and quantifiable tolerance for risk.

Dollar-Cost Averaging – Dollar-cost averaging is the technique of buying a fixed dollar amount of securities at regularly scheduled intervals, regardless of the price per share. This will gradually, over time, decrease the average share price of the security. Dollar-cost averaging lessens the risk of investing a large amount in a single investment at the wrong time.

Technical Analysis – involves studying past price patterns and trends in the financial markets to predict the direction of both the overall market and specific stocks.

Long-Term Purchases – securities purchased with the expectation that the value of those securities will grow over a relatively long period of time, generally greater than one year.

Short-Term Purchases – securities purchased with the expectation that they will be sold within a relatively short period of time, generally less than one year, to take advantage of the securities' short-term price fluctuations.

Our strategies and investments may have unique and significant tax implications. Regardless of your account size or other factors, we strongly recommend that you continuously consult with a tax professional prior to and throughout the investing of your assets.

Investing in securities involves risk of loss that clients should be prepared to bear. Although we manage your portfolio with strategies and in a manner consistent with your risk tolerances, there

can be no guarantee that our efforts will be successful. You should be prepared to bear the risk of loss.

All investments involve the risk of loss, including (among other things) loss of principal, a reduction in earnings (including interest, dividends, and other distributions), and the loss of future earnings. Regardless of the methods of analysis or strategies suggested for your particular investment goals, you should carefully consider these risks, as they all bear risks. Below is a description of several of the principal risks that client investment portfolios face.

Market Risk: Even a long-term investment approach cannot guarantee a profit. Economic, political, and issuer specific events will cause the value of securities owned by the portfolio to rise or fall. Because the value of your investment in the portfolio will fluctuate, there is the risk that you will lose money.

Small Company Risk: Securities of small companies are often less liquid than those of large companies and this could make it difficult to sell a small company security at a desired time or price. As a result, small company stocks may fluctuate relatively more in price. In general, smaller capitalization companies are also more vulnerable than larger companies to adverse business or economic developments and they may have more limited resources.

Value Investment Risk: Value stocks may perform differently from the market as a whole and following a value-oriented investment strategy may cause the portfolio to at times underperform equity funds that use other investment strategies.

Interest Rate Risk: Fixed income securities are subject to interest rate risk because the prices of fixed income securities tend to move in the opposite direction of interest rates. When interest rates rise, fixed income security prices fall. When interest rates fall, fixed income security prices rise. In general, fixed income securities with longer maturities are more sensitive to these price changes.

Credit Risk: Credit risk is the risk that the issuer of a security may be unable to make interest payments and/or repay principal when due. A downgrade to an issuer's credit rating or a perceived change in an issuer's financial strength may affect a security's value, and thus, impact the funds portfolio's performance.

Income Risk: Income risk is the risk that falling interest rates will cause the portfolio's income to decline.

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Disciplinary Information

TWM or its Principal Executive Officers have not had any reportable disclosable events in the past ten years.

Other Financial Industry Activities and Affiliations

Bonita K. Bell-Andersen, Managing Principal and sole Investment Advisor Representative of TWM, is not currently registered with any broker dealer.

Insurance Company Affiliations and Appointments

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 Gradient Financial Group, LLC, Arden Hills, MN, covering life insurance, annuity and long-term care products. 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.

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

TWM's Code of Ethics includes guidelines for professional standards of conduct for our Associated Persons. Our goal is to protect client interests at all times and to demonstrate our commitment to fiduciary duties of honesty, good faith, and fair dealing. All of TWM's Associated Persons are expected to strictly adhere to these guidelines. Persons associated with TWM are also required to report any violations to the Code of Ethics. Additionally, the firm maintains and enforces written policies reasonably designed to prevent the misuse or dissemination of material, non-public information about our clients or client accounts by persons associated with our firm.

TWM may buy or sell securities for itself that we also recommend to clients. In addition, our Managing Principal and sole Investment Advisor Representative, Bonita K. Bell-Andersen, may buy or sell the same securities for her personal and family accounts that are bought and sold for your account(s).

TWM's Code of Ethics is available to you upon request. You may obtain a copy of our Code of Ethics by contacting Bonita K. Bell-Andersen at (509) 822-1082.

Brokerage Practices

TWM has an established relationship as a solicitor for Matson Money, Inc. As such, clients are recommended TCA by ETrade and/or Charles Schwab, Inc. as their broker-dealer and custodian, since Matson Money has established relationships with these custodians. In considering which independent qualified custodian will be the best fit for TWM's business model, we are evaluating the following factors, which is not an all-inclusive list:

- Financial strength
- Reputation
- Reporting capabilities
- Execution capabilities
- Pricing, and
- Types and quality of research

While you are free to choose any broker-dealer or other service provider, we recommend that you establish an account with a brokerage firm with which we have an existing relationship. Such relationships may include benefits provided to our firm, including, but not limited to research, market information, and administrative services that help our firm manage your account(s). We believe that recommended broker-dealers provide quality execution services for our clients at competitive prices. Price is not the sole factor we consider in evaluating best execution. We also consider the quality of the brokerage services provided by the recommended broker-dealers, including the value of research provided, the firm's reputation, execution capabilities, commission rates, and responsiveness to our clients and our firm.

You may direct us in writing to use a particular broker-dealer to execute some or all of the transactions for your account. If you do so, you are responsible for negotiating the terms and arrangements for the account with that broker-dealer. We may not be able to negotiate commissions, obtain volume discounts, or best execution. In addition, under these circumstances a difference in commission charges may exist between the commissions charged to clients who direct us to use a particular broker or dealer and other clients who do not direct us to use a particular broker or dealer.

TWM does not participate in soft dollar arrangements.

TWM does not receive client referrals from broker-dealers in exchange for cash or other compensation, such as brokerage services or research.

TWM does not execute trades for client accounts, as this occurs with Matson Money, Inc. As such, TWM does not aggregate orders. Please refer to Matson Money's disclosure brochure on their policy of aggregating trades.

Review of Accounts

Accounts are monitored on a continuous basis and are reviewed at least quarterly by the Managing Principal, Bonita K. Bell-Andersen. Trades are reviewed on a daily basis. Confirmations of all buys and sells are sent to the client by the custodian, unless the client opts to suppress confirmations, if available to do so. Statements are provided to the client from the custodian at least quarterly if there is no activity, and monthly if there is activity. In addition, clients may receive a quarterly performance report. Investment Advisor Representatives may meet with clients as frequently as is agreed or as requested by the client or Investment Advisor Representative but will meet with the clients at least annually.

Client Referrals and Other Compensation

TWM does not compensate any individual or firm for client referrals. TWM receives its portion of advisory fees from Matson Money, Inc. in accordance with the solicitor's agreement.

Custody

TWM does not have physical custody of any client funds and/or securities. Client funds and securities will be held with a bank, broker dealer, or other independent qualified custodian. You will receive account statements from the independent, qualified custodian holding your funds at least quarterly. The account statement from your custodian will indicate the amount of advisory fees deducted from your account(s) each billing cycle. Clients should carefully review statements received from the custodian. TWM also sends quarterly invoices detailing the manner and amount of advisory fees to all clients.

Investment Discretion

Triad Wealth Management, Inc. does not have any discretionary accounts.

Voting Client Securities

We do not vote proxies on behalf of your advisory accounts. At your request, we may offer you advice regarding corporate actions and the exercise of your proxy voting rights. If you own shares of common stock or mutual funds, you are responsible for exercising your right to vote as a shareholder.

In most cases, you will receive proxy materials directly from the account custodian. However, in the event we were to receive any written or electronic proxy materials, we would forward them directly to you by mail, unless you have authorized our firm to contact you by electronic mail, in which case, we would forward any electronic solicitation to vote proxies.

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Financial Information

Triad Wealth Management, Inc. is not required to provide financial information to our clients because we do not require or solicit the prepayment of more than \$500 six or more months in advance. In addition, TWM does not have any financial condition that is reasonably likely to impair our ability to meet contractual commitments to clients.

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Requirements for State-Registered Advisers

Principal Executive Officers and Management Persons Education and Business Background:

Bonita K. Bell-Andersen, CLU, ChFC (goes by Bonnie Bell-Andersen)
Managing Principal

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 & MMLISI Registered Representative (Series 6,63)
June 2009 - June 2010

Bell-Andersen Financial Services
Owner and Operator- Insurance Services
June 2009 – December 2015

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

Educational Background:

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

RELEVANT DESIGNATIONS and CERTIFICATIONS:

Chartered Life Underwriter (CLU®) – earned November 2009

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/>

Chartered Financial Consultant (ChFC®) – earned May 2012

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/>

Bonita K. Bell-Andersen, CLU, ChFC, is also an independent insurance agent, toward which she allocates approximately 5% of her time. 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.

Ms. Bell-Andersen signed a Consent Order 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.