

SUPPLEMENTAL CONFLICTS DISCLOSURE

This Supplemental Conflicts Disclosure provides information about the business practices, compensation and conflicts of interest related to Triad Advisors, LLC (referred to as “Triad Advisors,” “we,” “us,” or “the firm”). Additional information about Triad and our financial professionals is available on FINRA’s website at <http://brokercheck.finra.org>.

INTRODUCTION

Triad Advisors is a broker-dealer registered with the Securities and Exchange Commission (SEC) and member of the Financial Industry Regulatory Authority (FINRA). We are also registered as an investment adviser with the SEC and are qualified to sell insurance products in all 50 states.

As part of our regulatory obligations, Triad Advisors is required to provide full and fair disclosure of material facts related to our conflicts of interest. We use a layered disclosure approach to disclose these conflicts in various documents, most of which are provided over the course of a client’s relationship with Triad Advisors and are also found at www.com.triad-advisors.com/customer-information. There is, however, a conflict that we would like to describe in this Supplemental Conflicts Disclosure that is not specifically disclosed elsewhere.

To mitigate potential conflicts of interest, Triad Advisors maintains policies and procedures to reasonably ensure all recommendations are made in the client’s best interest.

CONFLICTS OF INTEREST

- **The Referral Rewards Program:** Subject to certain qualifications and restrictions, the Firm will make payments to affiliated Financial Professionals for referrals of unaffiliated Financial Professionals. For each qualified referred Financial Professional who affiliates with the Firm, the referring Financial Professional will receive up to 3% of the referred Financial Professional's trailing 12-month production and up to 3% of the referred Financial Professional's first 12 months of production. The Firm is responsible for these payments and the payments to the Financial Professional are not a portion of the fees and/or commissions you pay. Your Financial Professional's status as a referring Financial Professional is not a conflict to you because if referring, the referred Financial Professional's production is unrelated to your account. Your Financial Professional's status as a referred Financial Professional is not a conflict to you, because your Financial Professional is not compensated specifically for being part of the Referral Rewards Program.