**Item 1 – Cover Page**

# Brochure

## Stride Wealth LLC


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## October 9, 2026

This Brochure provides information about the qualifications and business practices of Stride Wealth LLC ("Stride Wealth," "us," "we" or "our"). When we use the words "you," "your," and "client," we refer to you as our client or prospective client. We use the term "supervised person" when referring to our officers, employees, and all individuals providing investment advice on behalf of Stride Wealth. If you have any questions about the contents of this Brochure, please contact us at 480-349-7085 or tannererickson11@gmail.com. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission ("SEC") or by any state securities authority.

Stride Wealth is a registered investment adviser. The registration of an investment adviser does not imply any level of skill or training. The oral and written communications made to you by Stride Wealth, including the information contained in this Brochure, should provide you with information to determine whether to hire or retain Stride Wealth as your adviser.

Additional information about Stride Wealth is also available on the SEC's website at www.adviserinfo.sec.gov. The SEC's website also provides information about any persons affiliated with, registered with, or required to be registered, as investment adviser representatives of Stride Wealth.

## Item 2 - Material Changes

This Brochure reflects the current advisory activities of Stride Wealth as of September 27, 2026, and is posted on the SEC's public disclosure website ("IAPD") at www.adviserinfo.sec.gov.

In the future, we will provide new clients with a Brochure before or at the time we enter into an advisory agreement. In the future, we will deliver to our clients, within 120 days of the end of each fiscal year, a free, updated Brochure that either includes a summary of material changes or is accompanied by one. Alternatively, we may deliver a summary of material changes that includes an offer to provide a copy of the updated Brochure and information on how our clients can obtain it.

You may also request a copy of our current Brochure at any time by contacting Tanner Erickson, Member, CCO at 480-349-7085 free of charge.

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## Item 4 – Advisory Business

### *Ownership*

Stride Wealth LLC ("Stride Wealth," "us," "we," or "our") is a limited liability company organized in the state of Arizona. Tanner Erickson is the sole principal owner of Stride Wealth. Stride Wealth was formed in August 2026 to provide advisory services.

### *Services Offered*

Stride Wealth provides portfolio management services to individuals, families, trusts, small businesses, and other business or institutional clients based on each client's investment objectives, financial circumstances, risk tolerance, and investment needs. As part of its portfolio management services, the Firm provides financial planning services to assist clients in evaluating their overall financial circumstances and developing strategies relating to investment management, cash flows, retirement planning, estate planning, tax considerations, and other financial matters, as applicable to the client.

We may utilize model portfolios developed internally as part of its portfolio management process. The models may be used as a framework for managing client portfolios; however, we may may modify portfolio allocations or security selections based on client's individual circumstances, investment objectives, restrictions, or other considerations. Not all clients will be invested in the same securities or according to the same model portfolio.

Portfolio management services may be provided on either a discretionary basis or non-discretionary basis, as agreed upon with each client. For discretionary accounts, Stride Wealth has authority to determine the securities to be purchased or sold and the amount of securities to be purchased or sold without obtaining prior client approval for each transaction. For non-discretionary accounts, we provide investment recommendations and portfolio management services, but the client retains authority to approve or reject proposed transactions.

This selection of specific securities will provide proper diversification and help meet the client's stated investment objectives, although you may impose restrictions on us regarding investments in certain securities or types and classes of securities**.**

### *Investment Products*

Stride Wealth may offer advice on the following, as well as the foreign equivalents of the following investment products:

- Equity securities (exchange-listed, over the counter, foreign issuers)
- Corporate debt securities
- Commercial paper
- Certificates of deposits
- Municipal securities
- Investment Company Securities (mutual fund shares)
- Variable annuities, United States government securities.
- Mortgage related and other asset backed securities.

- Private placements.
- Limited partnership interests.

Stride Wealth may use other securities as well to help diversify a portfolio when applicable.

### *Assets Under Management*

Stride Wealth has $0 discretionary and $0 non-discretionary assets under management.

### *Wrap Programs*

A wrap fee program is an investment program in which the investor pays a single fee that includes management fees, transaction costs, fund expenses, and any other administrative fees. Stride Wealth does not sponsor or participate in any wrap fee programs.

### *Overview of Services Offered*

#### *Portfolio Management Services*

Our portfolio management services comprise financial planning and portfolio management services. Our services are comprehensive, covering substantially all aspects of your personal financial situation and, importantly, taking into consideration the complex interactions of the many areas involved. A thorough understanding of your total assets and obligations, income, and expenses is integral to the advice and services we provide. Stride Wealth tailors its advisory services to meet the needs of its individual clients and seeks to ensure, on a continuous basis, that client portfolios are managed in a manner consistent with those needs and objectives. We consult with clients on an initial and ongoing basis to assess their specific risk tolerance, time horizon, liquidity constraints, and other related factors relevant to the management of their portfolios.

Clients are advised to promptly notify us of any changes in their financial situation or of any limitations they wish to place on the management of their portfolios. Clients may impose reasonable restrictions or mandates on the management of their accounts if we determine, in our sole discretion, that the conditions will not materially impact the performance of a management strategy or prove overly burdensome to our management efforts.

#### *Investment Policy Development*

We review, update, or draft comprehensive Investment Policy Statements for our clients that communicate the plan history, policies, guidelines, objectives, structure, actuarial expectations, and administrative procedures, among other highlights. We guide our clients through an organized process to develop this statement, including asset allocation and optimization.

#### *Retirement Accounts – DOL Disclosure*

We are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act of 1974 ("ERISA") and the Internal Revenue Code ("Code"), as applicable, when we provide investment advice regarding portfolio assets held in an IRA, a Roth IRA, an Archer Medical Savings Account, a Plan covered by ERISA, or a plan described in Section 4975(e)(1)(A) of the Code (collectively referred to herein as "Retirement Accounts").

To ensure that Stride Wealth will adhere to fiduciary norms and basic standards of fair dealing with respect to Retirement Accounts, we are required to give advice that is in the "best interest" of the retirement client. The best-interest standard has two chief components: prudence and loyalty. Under the prudent standard, the advice must meet a professional standard of care, and under the loyalty standard, our advice must be based on the interests of our retirement clients rather than the potential competing financial interest of Stride Wealth.

To address conflicts of interest regarding our compensation, we are required to act in your best interest and not place our interests ahead of yours. To this end, we must:

- Meet a professional standard of care when making investment recommendations (give prudent advice).
- Never put our financial interests ahead of yours when making recommendations (give loyal advice).
- Avoid misleading statements about conflicts of interest, fees, and investments.
- Follow policies and procedures designed to ensure that we give advice that is in your best interest.
- Charge no more than is reasonable for our services; and
- Give you basic information about conflicts of interest.

## Item 5 – Fees and Compensation

### *Type of Compensation*

Based on the investment services provided Stride Wealth is compensated as follows:

**Asset Management:**

| Assets Under Management | Annual Percentage of Assets |
|---|---|
| Charge Any Assets | Up to 1.50% |

Our advisory fee is negotiable, based on portfolio size and individual client circumstances, and the final fee will be memorialized in the client's advisory agreement. Our annual portfolio management fee is billed and payable quarterly in arrears, based on the value of your account on the last business day of the previous quarter. If the portfolio management agreement is executed at any time other than the first day of a calendar quarter, our fees will be computed on a pro-rata basis, meaning the advisory fee is payable in proportion to the number of days in the quarter for which you are a client. Fees will generally be automatically deducted from your account through the qualified custodian holding your funds and securities. We will deduct our advisory fee only when the following requirements are met:

- You provide us with written authorization to pay the fees directly from your account held by the qualified custodian.
- We send you an invoice that shows the amount of the fee, the value of the assets on which the fee is based, and the specific method used to calculate the fee.
- The qualified custodian agrees to send you a statement, at least quarterly, showing all amounts disbursed from your account, including the advisory fee paid to us.

We encourage you to reconcile our invoices with the statement(s) you receive from the qualified custodian. If you find any discrepancies between our invoice and the statement(s) you receive from the qualified custodian, please call our main office number listed on the cover page of this brochure.

At our discretion, we may aggregate account values of family members in the same household to determine the applicable advisory fee. For example, we may combine account values for you and your minor children, joint accounts with your spouse, and other related accounts.

### *Transaction Costs*

Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses, which the Client shall incur. Clients may incur charges imposed by custodians, brokers, third-party investment providers, and other third parties, such as fees charged by managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange-traded funds also charge internal management fees, which are disclosed in a fund's prospectus. See also "*Brokerage Practices and Referral Arrangements and Other Compensation*" for a description of additional compensation received by Stride Wealth and the factors Stride Wealth considers in selecting or recommending broker-dealers for client transactions and in determining the reasonableness of their compensation (e.g., commissions).

### *Termination*

The relationship between the parties may be terminated by either party upon 30 days' written notice. Notwithstanding the foregoing, if the appropriate disclosure statement was not delivered to the client at least 48 hours before the client enters into any written or oral advisory agreement with us, then you have the right to terminate the relationship, without penalty, within five (5) business days after entering into the agreement. Accounts opened or closed during a calendar quarter will be charged a prorated fee for the number of days in the quarter, calculated from the later of the date set forth in the notice of termination or the date the notice of termination is received by us.

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

Stride Wealth does not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client) or engage in side-by-side management.

## Item 7 – Types of Clients

We offer portfolio management investment advice to the following types of clients:

- Individuals
- Families
- High net worth individuals
- High net worth families
- Pension and profit-sharing plans (other than participants)
- Charitable organizations
- Trusts

- Estates
- Private business owners
- Private foundations
- Insurance companies
- Corporations or other business entities

### *Account Minimum Requirements*

Stride Wealth does not require a minimum dollar amount to open and maintain an advisory account. We evaluate prospective relationships based on the client's needs, the complexity and scope of the engagement, the services to be provided and our ability to provide appropriate advisory services. Although there is no minimum account size we reserve the right to terminate an advisory relationship if, in our sole discretion, the account falls below a size that is too small to manage effectively.

## Item 8 – Methods of Analysis, Investment Strategies, and Risk of Loss

Investing in securities involves risk of loss that clients should be prepared to bear.

### *Analysis Methods*

Stride Wealth may evaluate an investment's financial condition, valuation, investment objective, underlying holdings, costs, liquidity, historical risk and return, and broader economic and market conditions. We also consider a clients objectives, time horizons, risk tolerance, tax considerations, diversification, and portfolio construction when developing investment recommendations. Stride Wealth uses a combination of fundamental, quantitative, qualitative, top-down, and bottom-up analysis. Security analysis methods utilized by Stride Wealth include the following:

#### *Fundamental*

Stride Wealth may evaluate an issuer's financial condition, earnings, revenue, cash flows, balance sheet, management, competitive position, valuation, industry conditions, and other factors that the Firm believes may affect the value or investment characteristics of a security. Fundamental analysis is subject to the risk that information used in the analysis may be incomplete or inaccurate, assumptions may prove incorrect, or market prices may not reflect the Firm's assessment of an investment's value within the anticipated time period.

#### *Quantitative*

Stride Wealth may evaluate historical and current financial, market, and economic data, including financial ratios, statistical measures, and other quantitative information, to identify trends, evaluate investment characteristics and portfolio risk, and assist in determining portfolio allocations and security selection. Quantitative analysis is subject to the risk that historical relationships may not persist, data may be incomplete or inaccurate, and models or assumptions may not accurately predict future market behavior.

#### *Qualitative*

Stride Wealth may evaluate non-quantitative factors that it believes are relevant to an investment, including the quality and experience of management, an issuer's competitive position, business strategy, industry conditions, regulatory environment, and other factors that may not be

fully reflected in financial data. Qualitative analysis involves judgment and is subject to the risk that the Firm's assessment of these factors may be incomplete or incorrect.

### *Top-Down Analysis*

Stride Wealth may use a top-down investment analysis approach to evaluate investments and construct client portfolios. Under this approach, the firm begins by evaluating broad market conditions, including factors such as economic growth, inflation, interest rates, monetary and fiscal policy, market trends, and overall market conditions. Stride Wealth may then evaluate specific sectors and industries to identify areas that it believes may offer favorable investment opportunities before selecting individual securities or exchange-traded funds (ETFs) within those sectors or industries. Top-down analysis is subject to the risk that the Firm's assessment of economic, market, sector, or industry conditions may be incorrect or that individual investments may perform differently than anticipated based on broader market conditions.

### *Bottom-Up Analysis*

Stride Wealth may also use a bottom-up investment analysis approach, which focuses primarily on the characteristics and fundamentals of individual securities rather than beginning with broad economic or market conditions. Stride Wealth may evaluate factors such as a company's financial condition, earnings, revenue growth, profitability, valuation, balance sheet, competitive position, management, business prospects, and other company specific factors. Bottom-up analysis is subject to the risk that company-specific information, assumptions, or forecasts may prove inaccurate, and that broader market or economic conditions may adversely affect an investment notwithstanding favorable company-specific characteristics.

## *Sources of Information*

Stride Wealth may use a variety of publicly available, subscription based, and institutional information sources in analyzing investments and developing recommendations. These sources may include the following:

- Financial newspapers, magazines, and other financial publications.
- Inspections of corporate activities.
- Research materials prepared by others.
- Corporate rating services.
- Annual reports, prospectuses, filings with the SEC.
- Press releases of companies.

Other sources of information that we may use include custodian and institutional platform resources, including Schwab, Morningstar, and similar analytical tools, publicly available economic and market data and internally developed research and analysis.

## *Investment Strategies*

Stride Wealth takes a client specific, goals-based approach to investment management. Strategies may include the following:

- Long-term strategic asset allocation
- Short-term investment and liquidity management (when appropriate).

- Income-oriented investing.
- Growth and value investing.
- Index and passive investing.

Stride Wealth may combine these strategies based on each client's objectives, time horizon, risk tolerance, liquidity needs, tax considerations, and other circumstances. Stride Wealth generally emphasizes diversification and long-term investing. The Firm does not use frequent trading, market timing, leverage, or margin as principal investment strategies. However, depending on a client's circumstances and agreed investment strategy, the Firm may engage in shorter-term transactions or recommend investments involving additional risks as described below.

### *Investment Strategy Risks*

**Investing in securities involves risk of loss that clients should be prepared to bear.** Investing involves risk, including the possible loss of principal. No investment strategy can assure a profit or protect against loss. The nature and degree of investment risk will vary based on the investments held, the strategies employed, market conditions, and each client's particular portfolio:

#### *General Risks*

***Concentration and Diversification Risk:*** Stride Wealth generally considers diversification in constructing and managing client portfolios; however, diversification does not assure a profit or protect against loss. Depending on a client's investment objectives, existing holdings, restrictions, tax considerations, or agreed investment strategy, a portfolio may have significant exposure to a particular security, issuer, industry, sector, asset class, or investment type. Such concentration may increase portfolio volatility and the risk of loss if the concentrated investment or market segment performs poorly.

***Cash and Cash Equivalents:*** Accounts may maintain significant cash positions from time to time, and the client will pay the Investment Management Fee based on the Account's net asset value, including cash and cash equivalents. Furthermore, the Account may forego investment opportunities to hold cash positions if we consider it in the best interests of the Account.

***Interest Rate Fluctuation:*** Fixed-income securities and other interest-rate-sensitive investments are subject to the risk that their values will fluctuate as interest rates change. Generally, when interest rates rise, the value of existing fixed-income securities declines, and when interest rates decline, the value of existing fixed-income securities may increase. Securities with longer maturities or durations generally are more sensitive to changes in interest rates than securities with shorter maturities or durations.

Changes in interest rates may also affect the income generated by an investment, the ability to reinvest principal or income at comparable rates, and the value and timing of cash flows from mortgage-related and other asset-backed securities. Unexpected changes in interest rates may increase market volatility and adversely affect investment performance.

#### *Long-term Purchases (securities held at least a year)*

***Liquidity:*** An Account may invest in securities or other investments that are or become less liquid. Liquidity risk is the risk that an investment cannot be purchased or sold at a desired time or price. Liquidity may be limited because of transfer restrictions, a limited number of market

participants, the absence of an established secondary market, market disruptions, the nature of the investment, or other factors.

Investments that are liquid when purchased may become less liquid during periods of market stress or changing market conditions. A lack of liquidity may prevent an Account from disposing of an investment when the Advisor considers it desirable to do so, may require an investment to be sold at a substantial discount to its perceived or previously reported value, or may prevent a sale altogether. Private placements, limited partnership interests, certain over-the-counter securities, foreign securities, fixed-income securities, and mortgage-related and other asset-backed securities may be particularly susceptible to liquidity risk.

#### *Short-term purchases (securities sold within a year)*

***Portfolio Turnover Risk:*** Although Stride Wealth generally emphasizes long-term investing, the Firm may sell investments over shorter periods when it determines that client circumstances, market conditions, changes in an investment, tax considerations, portfolio rebalancing, or other factors warrant doing so. Increased portfolio turnover may result in higher transaction costs and adverse tax consequences and may reduce investment returns.

### *Other Investment Risks*

#### *Small Capitalization Issuers*

Such companies may lack the financial resources, product diversification, and competitive strengths of larger companies. The securities of small-capitalization companies may not trade as readily as and be subject to higher volatility than those of larger, more established companies.

#### *Money Market Funds*

An investment in a money market fund is subject to investment risk, and a client could lose money by investing in a money market fund. Although certain money market funds seek to maintain a stable net asset value, there is no assurance that they will be able to do so. Money market funds are not bank deposits and generally are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency.

Money market funds are subject to risks associated with the securities in which they invest, including credit, interest-rate, liquidity and market risks. During periods of significant market stress or substantial shareholder redemptions, a money market fund may experience increased liquidity pressures. Depending upon the type of money market fund and applicable regulatory requirements, a liquidity fee may be imposed on certain redemptions. The operation and regulatory requirements applicable to money market funds may change over time.

#### *Mutual Funds and ETFs*

Investments in mutual funds and exchange-traded funds ("ETFs") involve risk, including the possible loss of principal. A fund's investment performance depends upon the performance of the securities and other investments held by the fund and the investment decisions of its investment adviser or other portfolio manager. Clients investing in a fund are indirectly subject to the risks associated with the fund's underlying investments.

Funds also incur management fees, operating expenses and other costs that reduce investment returns. When a fund invests in other funds, investors may indirectly bear expenses at multiple levels. Certain fund investments may also result in taxable distributions to investors, including distributions attributable to transactions undertaken by the fund rather than the individual investor.

Mutual fund shares generally are purchased from and redeemed by the fund at the net asset value ("NAV") next calculated after receipt of an investor's order, plus or minus applicable fees or charges. Because the value of a mutual fund's underlying investments fluctuates, its NAV and the value of a client's investment will also fluctuate.

ETF shares generally trade throughout the day on a securities exchange at market prices. An ETF's market price may be above or below its NAV, and the difference between the market price and NAV may increase during periods of market volatility or reduced liquidity. ETF investors may also incur brokerage costs and bid-ask spreads. There is no assurance that an active trading market for a particular ETF will develop or continue, and reduced market liquidity may make ETF shares more difficult or costly to sell.

### *Risks Relating to Mutual Funds, ETFs, and Variable Annuities that Pursue Complex or Alternative Investment Strategies*

These mutual funds, ETFs, and variable annuities utilize non-traditional or complex investment strategies and/or derivatives for both hedging and more speculative purposes, which can increase volatility and the risk of investment loss. Certain of these funds are sometimes referred to as “liquid alternatives.” These funds often entail higher costs, with some charging performance-based fees. Please refer to the mutual fund or ETF’s prospectus for additional information on expenses and descriptions of the specific non-traditional and complex strategies utilized by the fund. While mutual funds, ETFs, and variable annuities may at times use non-traditional investment options and strategies, they differ from unregistered, privately offered alternative investments. Because of regulatory limitations, mutual funds, ETFs, and variable annuities that seek alternative-like investment exposure must use a narrower range of investments. As a result, investment returns and portfolio characteristics of alternative mutual funds, ETFs, and certain variable annuity subaccounts may materially vary from those of privately offered alternative investments pursuing similar investment objectives. They are also more likely to have a relatively higher correlation with traditional market returns than privately offered alternative investments. Non-traditional investment options and strategies are often employed by portfolio managers to further the investment objectives of mutual funds, ETFs, and variable annuities and to help offset market risks. However, these features may be complex, making it more difficult to understand the essential characteristics and risks of mutual funds, ETFs, or variable annuities, and how they will perform in different market environments and over various time periods. They may also expose the mutual fund, ETF, or variable annuity to increased volatility and unanticipated risks, particularly when used in complex combinations and/or when accompanied by borrowing or “leverage.”

### *Utilization of Real Estate Funds (including unregistered REITs)*

REITs face several types of risk inherent to the real estate sector, which has historically experienced significant fluctuations and performance cycles. Revenues and cash flows may be adversely affected by: changes in local real estate market conditions due to changes in national or local economic conditions or changes in local property market characteristics; competition from

other properties offering the same or similar services; changes in interest rates and in the state of the debt and equity credit markets; the ongoing need for capital improvements; changes in real estate tax rates and other operating expenses; adverse changes in governmental rules and fiscal policies; adverse changes in zoning laws; the impact of present or future environmental legislation and compliance with environmental laws.

***Equity Securities Risk***

Investments in equity securities are subject to market risk and the risk that the value of a particular issuer's securities may decline as a result of factors affecting the issuer, its industry or sector, or securities markets generally. Equity securities may experience substantial price volatility and may decline in value over short or extended periods. Factors such as an issuer's financial condition, operating results, competitive position, management, industry developments, economic conditions, interest rates, investor sentiment and geopolitical events may adversely affect the value of an equity investment. Certain equity securities, including securities of smaller issuers or securities traded in less liquid markets, may experience greater volatility and liquidity risk. An investment in equity securities may result in the loss of some or all of the amount invested.

***Fixed-Income Securities Risk***

Investments in fixed-income securities, including corporate debt, commercial paper, certificates of deposit, municipal securities and U.S. government and agency securities, are subject to interest-rate, credit, liquidity, call, reinvestment and other risks. Generally, the market value of fixed-income securities declines when interest rates rise, and securities with longer durations generally are more sensitive to changes in interest rates. An issuer or other obligor may be unable or unwilling to make required principal or interest payments, and changes in an issuer's creditworthiness or perceived creditworthiness may adversely affect the value and liquidity of its securities. Certain fixed-income securities may be called or repaid before maturity, requiring proceeds to be reinvested at potentially lower rates.

***Municipal Securities Risk***

Municipal securities are subject to the general risks associated with fixed-income securities as well as risks associated with the financial condition of the governmental issuer or other source of repayment. The ability of an issuer to make payments may depend upon tax revenues, revenues generated by a particular project or facility, appropriations, or other sources of repayment. Economic conditions, fiscal difficulties, political developments, changes in law and other events may impair an issuer's ability to satisfy its obligations. Municipal securities may also be subject to call and liquidity risk. The federal, state or local tax treatment anticipated when a municipal security is purchased may change or may not apply to a particular investor or security.

***Mortgage-Related and Asset-Backed Securities Risk***

Mortgage-related and other asset-backed securities are subject to interest-rate, credit, liquidity, valuation, prepayment and extension risks. The timing and amount of principal payments depend upon the performance and repayment characteristics of the underlying mortgages, loans, receivables or other assets. When interest rates decline, borrowers may repay obligations more rapidly than anticipated, requiring investors to reinvest proceeds at lower prevailing rates. When interest rates rise, repayments may slow and extend the expected maturity or duration of an

investment, potentially increasing its sensitivity to further interest-rate changes. Certain securities may also be affected by defaults in the underlying asset pool, servicing practices, structural features, subordination and the reliability of valuation assumptions or models.

### *Private Placement Risk*

Private placements generally are not registered for public sale and may be subject to significant restrictions on transfer. Such investments may have no established secondary market and may be difficult or impossible to sell when desired or at a price considered favorable. Information regarding privately offered issuers may be more limited than information available regarding public issuers, and valuations may be based upon estimates, models, manager-provided information or other methodologies rather than observable market prices. Private placements may involve substantial business, financial, concentration, liquidity and management risks and may provide investors with fewer regulatory protections than registered securities. Investors should be prepared to hold such investments for extended or indefinite periods and to bear the risk of losing their entire investment.

### *Limited Partnership Risk*

Limited partnership interests and similar private investment vehicles may involve substantial investment risk and typically are less liquid than publicly traded securities. Transfers may be prohibited or restricted, and an investor may be required to hold an interest for an extended or indefinite period. Investors generally have limited control over management and must rely substantially upon the general partner, investment manager or other persons responsible for the partnership's activities. Partnerships may employ leverage, hold concentrated investments, impose capital-call obligations, and charge significant or multiple layers of fees and expenses. Valuations may be uncertain and may not reflect amounts ultimately realized. Partnership investments may also involve complex tax consequences and delays in receiving tax information. Conflicts of interest may arise between a partnership, its manager, affiliates and investors. An investor could lose some or all of the amount invested.

### *Liquidity Risk*

Certain securities and other investments may be difficult to purchase or sell at a desired time or price. Liquidity may be limited because of transfer restrictions, a limited number of market participants, the absence of an established secondary market, market disruptions, the nature of the investment or other factors. Investments that are liquid when purchased may become less liquid during periods of market stress. A lack of liquidity may prevent an Account from disposing of an investment when desirable, may require an investment to be sold at a substantial discount to its perceived value, or may prevent a sale altogether. Private placements, limited partnership interests, certain over-the-counter, foreign and fixed-income securities, and certain mortgage-related and asset-backed securities may be particularly susceptible to liquidity risk.

### *Valuation Risk*

Certain investments may not have readily available market quotations or may trade infrequently. The value assigned to such investments may therefore depend upon estimates, models, third-party pricing services, information supplied by an issuer or investment manager, or other valuation methodologies. Such valuations involve judgment and may be affected by assumptions that later prove inaccurate. The value assigned to an investment may differ materially from the price that

could be obtained if the investment were sold, and the ultimate proceeds realized upon disposition may be substantially less than a previously reported value.

***Foreign Investment Risk***

Foreign investments, including foreign equivalents of securities and investment products described above, involve risks in addition to those associated with comparable U.S. investments. These risks may include political, economic and regulatory uncertainty; currency fluctuations; foreign taxes; capital controls; sanctions or trading restrictions; differences in accounting, auditing, disclosure and financial-reporting standards; different custody, settlement and market practices; reduced liquidity; and differences in legal rights and the ability to enforce those rights. Information concerning foreign issuers may be less readily available or reliable than information concerning U.S. issuers. These risks may be greater in emerging and frontier markets.

***Utilization of Alternative Investments***

Alternative investment products, including hedge funds, commodity hedged accounts and managed futures, involve a high degree of risk, often engage in leveraging and other speculative investment practices that may increase the risk of investment loss, can be highly illiquid, are not required to provide periodic pricing or valuation information to investors, may involve complex tax structures and delays in distributing important tax information, are not subject to the same regulatory requirements as mutual funds, often charge high fees which may offset any trading profits, and in many cases the underlying investments are not transparent and are known only to the investment manager.

***Foreign and International Investment Risk***

Investments in foreign securities, including foreign equivalents of securities and investment products described in this Brochure, involve risks in addition to those associated with comparable U.S. investments. Such risks may include political, economic and regulatory uncertainty; fluctuations in currency exchange rates; foreign taxation; capital controls; sanctions or trading restrictions; differences in accounting, auditing, disclosure and financial-reporting standards; and differences in custody, settlement and market practices.

Foreign markets may provide less liquidity and transparency than U.S. markets, and information regarding foreign issuers may be less readily available or reliable. Legal rights, creditor protections, regulatory protections and the ability to enforce contractual or other rights may differ materially from those available in the United States.

Currency fluctuations may increase or decrease investment returns independently of the performance of the underlying investment. These risks may be heightened in emerging markets and may be further heightened in frontier markets.

***Information Security Risk.***

Clients may be susceptible to risks to the confidentiality and security of Stride Wealth's operations and proprietary and customer information. Information risks, including theft or corruption of electronically stored data, denial-of-service attacks on our website or the websites of our third-party service providers, and the unauthorized release of confidential information, are among the more common risks faced by other investment advisors and us. Data security breaches of our electronic

data infrastructure could disrupt our operations and compromise our customers' confidential and personally identifiable information. Such breaches could result in our inability to conduct business, potential losses, including identity theft and the theft of customers' investment funds, and other adverse consequences for customers. We have taken, and will continue to take, steps to detect and mitigate the risks associated with these threats.

***Use of Data Aggregation Services.***

Stride Wealth may use technology services called data aggregation tools. These tools let us see account balances, holdings, and activity from your financial accounts at other institutions. This helps us give you more complete advice about your overall financial picture. These services only allow us to "see" your account information; they do not give us authority to move money, make trades, or transfer assets. Your official records will always come from your custodian or financial institution.

Prior to engaging their services, we conduct a thorough review of each vendor's security measures, contractual terms, and recordkeeping practices. However, as with any online platform, certain risks remain. The information provided may at times be incomplete or outdated, and while vendors employ robust security protocols, no system is entirely immune to data breaches. In addition, some services lack direct custodial relationships, which can affect how information is transmitted and displayed. Importantly, the use of these services does not alter or diminish our fiduciary obligation to act in your best interests.

## Item 9 – 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 Stride Wealth or the integrity of Stride Wealth's management. Stride Wealth has no information that is applicable to this Item.

## Item 10 – Other Financial Industry Activities and Affiliations

**A. Registration as a Broker/Dealer or a Broker/Dealer**

Neither Stride Wealth nor its representatives are registered as, or have pending applications to become, a broker/dealer or a representative of a broker/dealer.

**B. Registration Relationships Material to this Advisory Business and Possible Conflicts of Interest**

Neither Stride Wealth nor its representatives are registered as or have pending applications to become a Futures Commission Merchant, Commodity Pool Operator, or Commodity Trading Advisor, or an associated person of any of the foregoing entities.

**C. Registration Relationships Material to this Advisory Business and Possible Conflicts of Interest**

Stride Wealth's investment adviser representatives (IARs) are not registered with any unaffiliated third-party broker-dealer, municipal securities dealer, or government securities dealer or broker, investment company or other pooled investment vehicle (including a mutual

fund, closed-end investment company, unit investment trust, private investment company or hedge fund, off shore fund, other investment adviser or financial planner, futures commission merchant, commodity pool operator, or commodity trading advisor, banking or thrift institution, accountant or accounting firm, lawyer or law firm, insurance company or agency, pension consultant, real estate broker or dealer, sponsor or syndicator of limited partnerships. All IARs operate solely under Stride Wealth and do not maintain dual registration with any of the above-listed types of businesses.

**D. Selection of Other Advisers or Managers and How This Adviser is Compensated for Those Selections**

Stride Wealth does not recommend or select other investment advisers for clients. Neither Stride Wealth nor any of its management persons functions as a general partner in a partnership, a managing member in a limited liability company, or in any similar capacity for a pooled investment vehicle, such as a hedge fund or private equity fund.

Stride Wealth does not sponsor, manage, or participate in any pooled investment vehicles or private funds. The firm does not engage in activities that would create a conflict of interest related to pooled investment management.

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

### *General*

Stride Wealth has adopted a Code of Ethics for all our supervised persons, describing its high standard of business conduct and fiduciary duty to its clients. The Code of Ethics includes provisions relating to the confidentiality of client information, a prohibition on insider trading, a prohibition on rumor-mongering, restrictions on the acceptance of significant gifts and on the reporting of certain gifts and business entertainment items, and personal securities trading procedures, among other things. All supervised persons at Stride Wealth must acknowledge the terms of the Code of Ethics annually, or as amended.

Stride Wealth anticipates that, in appropriate circumstances, consistent with clients' investment objectives, it will cause accounts over which we have management authority to effect and will recommend to investment advisory clients or prospective clients, the purchase or sale of securities in which Stride Wealth, its affiliates and/or clients, directly or indirectly, have a position of interest. Our employees and persons associated with us are required to follow our Code of Ethics. Subject to satisfying this policy and applicable laws, officers, directors, and employees of Stride Wealth and its affiliates are allowed to trade for their own accounts in securities which are recommended to and/or purchased for our clients. The Code of Ethics is designed to ensure that the personal securities transactions, activities, and interests of the employees of Stride Wealth will not interfere with (i) making decisions in the best interest of advisory clients and (ii) implementing such decisions while, at the same time, allowing employees to invest for their own accounts. Under the Code of Ethics, certain classes of securities have been designated as exempt transactions, based upon a determination that these would not materially interfere with the best interests of our clients. In addition, the Code of Ethics requires pre-clearance of many transactions and restricts trading in close proximity to client

trading activity. Nonetheless, because the Code of Ethics, in some circumstances, would permit employees to invest in the same securities as clients, employees might benefit from a client's market activity in a security held by an employee. Employee trading is continually monitored under the Code of Ethics, and to reasonably prevent conflicts of interest between Stride Wealth and its clients.

### *Personal Trading*

Stride Wealth and our related persons are allowed to purchase and sell securities for their own account. To prevent conflicts of interest, all employees of Stride Wealth must comply with our Code of Ethics, which imposes restrictions on the purchase or sale of securities for their own accounts and the accounts of certain affiliated persons.

Certain affiliated accounts are allowed to trade in the same securities as client accounts on an aggregated basis, provided it is consistent with our obligation of best execution. In such circumstances, the affiliated and client accounts will share commission costs equally and receive securities at a total average price. We will retain records of the trade order (specifying each participating account) and its allocation, which will be completed prior to the entry of the aggregated order. Completed orders will be allocated as specified in the initial trade order. Partially filled orders will be allocated on a pro-rata basis. Any exceptions will be explained on the Order.

Stride Wealth's clients or prospective clients may request a copy of our Code of Ethics by contacting Tanner Erickson.

### *Insider Information*

Further, the Code of Ethics and our Compliance Manual set forth policies and procedures regarding the misuse of material non-public information designed to prevent insider trading by any officer, partner, or supervised person of Stride Wealth.

## Item 12 – Brokerage Practices

### *General*

Stride Wealth generally retains full discretion to determine the securities to be purchased or sold, the amount of securities to be purchased or sold for each securities transaction and the broker-dealer to be used to execute transactions in client accounts. Stride Wealth generally recommends that client utilize the custody, brokerage, and clearing services of Charles Schwab & Co., Inc. ("Schwab"). However, clients may direct Stride Wealth to utilize a particular broker-dealer for their accounts, subject to the Firm's acceptance of such arrangements. We consider several factors in recommending a broker-dealer to execute transactions (or a series of transactions) and determining the reasonableness of the broker-dealer's compensation. Such factors include the ability of the broker to provide liquidity, financial stability of the broker, the actual executed price of the security and the broker's commission rates, research (including economic forecasts, investment strategy advice, fundamental and technical advice on individual securities, valuation advice and market analysis), custodial and other services provided by such brokers and/or dealers that are expected to enhance our general portfolio management capabilities, the size and type of the transaction, the difficulty of execution and the ability to handle difficult trades, the operational facilities of the brokers and/or

dealers involved (including back office efficiency), ability to maintain confidentiality, the ability to handle a block order for securities and distribution capabilities.

Stride Wealth recommends that clients utilize the custody, brokerage, and clearing services of Charles Schwab & Co. Inc. ("Schwab"), member FINRA/SIPC, for portfolio management accounts, an unaffiliated SEC-registered broker-dealer.

### *Best Execution*

As a fiduciary, Stride Wealth must seek best execution for client transactions, which includes consideration of a client's total costs or proceeds and the quality of broker-dealer services. Ultimately, the determinative factor in our best execution analysis is not the lowest possible commission cost, but whether the transaction represents the best qualitative execution for the managed account.

To address its best execution obligation, Stride Wealth (i) maintains best execution policies and procedures designed to address our current business; (ii) monitors qualitative factors related to our Custodians, including execution capability, financial responsibility and responsiveness the execution performance; and (iii) conducts ongoing due diligence of the Custodians execution to verify that that prices received were favorable under prevailing market conditions.

Additionally, with respect to mutual funds, the duty to seek the most favorable terms reasonably available under the circumstances gives rise to the recognition by Stride Wealth that the management of overall investment expenses requires a balance between choosing the most appropriate share class investment for a client portfolio that offers no loads, transaction fees or commissions and using a vehicle with a low annual expense ratio. However, in managing the client portfolio assets, Stride Wealth will balance the benefits of investing in mutual funds that are considered "no-load, no transaction fee" at the Custodian, as opposed to using a fund with a transaction fee or commission, but which carries a much lower annual operating expense ratio.

### *Directed Brokerage*

Stride Wealth generally recommends Schwab for investment management accounts. However, clients may maintain advisory accounts with other qualified custodians at the clients direction or as a result of existing relationships, including employer-sponsored retirement accounts, legacy accounts, or other accounts for which the client directs the custodian relationship. Stride Wealth may provide investment advice regarding such accounts subject to the limitations applicable to the particular account and custodian.

When a client directs us to use a particular custodian or maintain an account with a custodian other than the Firm's primary recommended custodian, the Firm may be unable to obtain the same services, pricing investment options, trading capabilities, or other benefits that may be available through its primary recommended custodian. Accounts held with other custodians may be subject to limitations relating to trading, reporting, investment availability, account access, and execution.

Clients who direct the use of a particular custodian should understand that the Firm may be limited in its ability to negotiate brokerage terms or obtain certain services on the clients behalf.

### *Brokerage for Client Referrals*

Stride Wealth receives no referrals from a broker-dealer or third party in exchange for using that broker-dealer or third party when recommending to you a custodian for the execution of securities transactions.

### *Trade Aggregation*

If Stride Wealth buys or sells the same securities on behalf of more than one client, then it may (but would be under no obligation to) aggregate or bunch such securities in a single transaction for multiple clients to seek more favorable prices, lower brokerage commissions, or more efficient execution. In such a case, Stride Wealth would place an aggregate order with the broker on behalf of all such clients to ensure fairness for all clients; however, trades would be reviewed periodically to ensure accounts are not systematically disadvantaged by this policy. Stride Wealth would determine the appropriate number of shares and the appropriate brokers consistent with its duty to seek best execution, except for those accounts with specific brokerage directions (if any).

### *Soft Dollar Arrangements*

We do not have any "soft dollar" arrangements in place, in which we agree to direct a certain amount of commission dollars to a specific custodian in exchange for research or other services. We may receive research, products, or other services from Schwab simply because we maintain client accounts on the Schwab platform. These benefits may constitute "soft dollar benefits" even through Stride Wealth does not maintain a traditional soft dollar or commission-sharing arrangement. We will have access to research, products, or other services offered by the custodian in connection with client securities transactions consistent with (and not outside of) the safe harbor contained in Section 28(e) of the Securities Exchange Act of 1934, as amended. There can be no assurance that any particular client will benefit from any particular benefit that we may receive. We benefit by not having to produce or pay for the research, products, or services that we may receive, and clients should be aware that our acceptance of these benefits may result in higher commissions charged to the client. We will regularly review Schwab's capacities and costs to ensure our clients receive high-quality execution, competitive pricing, and other intangible service benefits.

### *Supervision/Affiliation with Custodian*

Schwab is a qualified custodian and provides custodial services to Stride Wealth client's. Stride Wealth is not affiliated with Schwab, and Schwab does not supervise Stride Wealth, its agents, or its advisory activities. Clients may choose to maintain their accounts with Schwab or another qualified custodian, subject to our ability to provide advisory services through such custodian.

## Item 13 – Review of Accounts

### *Account Review*

Tanner Erickson, member and CCO, will review all accounts no less than on a quarterly basis and compare each investment on a transaction basis to ensure that each transaction is: (i) suitable to the respective client's investment objectives; (ii) meets that client's quality standards; and (iii) to make sure that their investment objectives are still pertinent to the managed account arrangement. More frequent reviews can be triggered by material changes in variables such as the client's individual circumstances or the market, economic, or political environment, or by request of the client.

### *Reports/Statements*

Clients will receive trade confirmations, monthly or quarterly statements, and year-end tax statements from your account custodian.

You should receive at least quarterly statements from the broker-dealer, bank, or other qualified custodian that holds and maintains your investment assets. We urge you to carefully review these statements and compare the official custodial records with the account statements that your money manager or we may provide to you, if any.

### *Trade Errors*

In the event of a trade error in your account, our policy is to attempt to correct trading errors as soon as they are discovered; however, the Firm is not responsible for execution or trading errors committed by the brokers with which it transacts, unless such errors resulted from Stride Wealth's negligence, fraud, or willful misconduct. Notwithstanding the above, based on the circumstances, corrective actions generally include:

- canceling the trade
- adjusting an allocation and/or
- reimbursement to the account

## Item 14 – Client Referrals and Other Compensation

### *Client Referrals*

Stride Wealth does not receive any economic benefit from anyone who is not a client for providing investment advice or other advisory services to our clients, nor do we directly or indirectly pay any compensation to another person for referring clients to us.

## Item 15 – Custody

### *Custody Overview*

#### *Custody Rule*

The Custody Rule provides that it is a fraudulent, deceptive or manipulative act, practice or course of business within the meaning of Section 206(4) of the Advisers Act for an investment adviser that is registered or required to be registered under the Advisers Act to have custody of client funds or securities unless they are maintained in accordance with the requirements of the rule. In this regard, where an investment adviser has custody of client funds or securities, it must obtain a surprise examination of client assets by an independent public accountant registered with the Public Company Accounting Oversight Board. ("PCAOB").

#### *Invoicing*

Stride Wealth obtains written authorization from each client to deduct advisory fees from the account held with the qualified custodian, and each time a fee is directly deducted from a client account, we are concurrently: (i). sending the qualified custodian an invoice or statement of the amount of the fee to be deducted from the client's account; and (ii). Sending the client an invoice or

statement itemizing the fee. The itemization includes the formula used to calculate the fee, the value of the assets under management on which the fee is based, and the time period covered by the fee.

When fees are deducted directly from a clients account, the qualified custodian will provide the client with account statements reflecting the deduction of advisory fees. Clients are encouraged to review their account statements and promptly notify Stride Wealth of any questions or discrepancies regarding fees charged to their accounts. Stride Wealth does not take possession of client funds for purposes of collecting its advisory fees. Advisory fees deducted from client accounts are limited to the amounts authorized under the client's advisory agreement.

## Item 16 – Investment Discretion

### *Discretionary Authority*

We usually receive discretionary authority from you at the outset of an advisory relationship. That discretionary authority allows us to make determinations regarding the securities that are to be bought and sold, as well as the quantities of such securities and the broker-dealers to be used to execute transactions in client accounts.

While we generally retain discretionary authority to select broker-dealers, clients may direct us to utilize a particular broker-dealer, subject to our acceptance of such arrangements. When a client directs brokerage, our discretion to select broker-dealers will be limited accordingly. Clients may also impose reasonable restrictions on our discretionary authority, subject to our approval.

### *Documentation of Discretion*

Discretionary authority is provided in our contract with each client. Additionally, we maintain a Limited Power of Attorney for all our discretionary accounts to direct and/or effect investments, for the direct payment of fees and/or the payment of commissions, custodial fees, and/or other charges incurred by the managed account.

### *Discretionary Management*

In all cases, however, our discretion is to be exercised in a manner consistent with the stated investment objectives for the particular account. Thus, when selecting securities and determining amounts, we observe the investment policies, limitations, and restrictions of the clients for whom it advises. Additionally, in many cases, discretion is subject to mutually agreed-upon investment guidelines for the client's portfolio. Investment guidelines and restrictions must be provided to Stride Wealth in writing.

We have model portfolio guidelines available for clients to adopt, in whole or in part, if they do not have their own. Client investment guidelines may or may not limit the scope of potential investments. As a result, clients can impose restrictions on investing in certain securities or types of securities. Within the client's guidelines and instructions, our Management Team (described above) makes decisions regarding the nature and quantity of securities to be bought or sold. Investment guidelines and restrictions must be provided to us in writing.

### *Non-discretionary Management*

With respect to our non-discretionary investment advisory services, clients retain ultimate authority of all investment decisions including the purchase or sale of those investments. We may place transactions on behalf of clients in their non-discretionary accounts, provided that the client has authorized each transaction in advance. We do not exercise discretionary trading authority over these accounts. Client authorization may be obtained verbally or in writing, including through email or other approved electronic communications. We document client approvals, including the date, method of authorization, and relevant transaction details, and maintain such records. We will not treat a client's failure to respond as authorization to proceed with a transaction. Following client approval, we will execute transactions through the applicable custodian's trading platform using the Firm's authorized account access. Our access will permit us to view account information and submit transactions consistent with the trading authority granted by the client and recognized by the custodian. At all times, the client retains investment decision-making authority, and our role in executing transactions is limited to implementing transactions specifically approved by the client.

## Item 17 – Voting Client Securities

As a matter of our policy and practice, Stride Wealth does not have any authority to and does not vote proxies on behalf of advisory clients. Clients retain the responsibility for receiving and voting proxies for all securities maintained in client portfolios. However, if we receive any written or electronic proxy materials, we will forward them directly to you by mail unless you have authorized our firm to contact you by electronic mail, in which case we will forward any electronic solicitation to vote proxies. Clients may contact our Firm at 480-349-7085 to discuss any questions they may have with a particular solicitation.

## Item 18 – Financial Information

Stride Wealth neither requires nor solicits prepayment of more than $500 in fees per client, six months or more in advance, and therefore is not required to include a balance sheet with this brochure. Neither Stride Wealth nor its management has any financial commitments that impair its ability to meet contractual and fiduciary commitments to clients, and it has not been the subject of a bankruptcy proceeding.

## Item 19 – Requirements for State-Registered Advisers

### *Principal Executive Officers and Management Persons*

#### *Tanner R. Erickson, Member, CCO*

For information on the Educational Background and Business Experience of Tanner R. Erickson ("Mr. Erickson," "Tanner," "he" "his" or "him") see Brochure Supplement, Form ADV Part 2B for Tanner Erickson, which is attached hereto and incorporated herein.

### *Other Business Activities*

Our investment professionals engage in other business activities in addition to providing investment advice through Stride Wealth. See below Brochure Supplement, Form ADV Part 2B for Tanner

Erickson for additional information on those other business activities of our investment professional. The other business activities of our investment professional account for approximately 50% of their time, respectively.

### *Calculation of Performance-Based Fees and Degree of Risk to Clients*

Stride Wealth does not accept performance-based fees or other fees based on a share of capital gains or capital appreciation of a client's assets.

### *Legal and Disciplinary Issues*

In addition to the information provided herein by Stride Wealth on its advisory business, officers and management, and other business activities, we are required to disclose all material facts regarding whether we, or a management person of ours, have:

- An award or otherwise being found liable in an arbitration claim alleging damages in excess of $2,500, involving: (i) an investment or an investment-related business or activity; (ii) fraud, false statement(s), or omissions; (iii) theft, embezzlement, or other wrongful taking of property; (iv) bribery, forgery, counterfeiting, or extortion; or (v) dishonest, unfair, or unethical practices.

- An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following: (i) an investment or an investment-related business or activity; (ii) fraud, false statement(s), or omissions; (iii) theft, embezzlement, or other wrongful taking of property; (iv) bribery, forgery, counterfeiting, or extortion; or (v) dishonest, unfair, or unethical practices.

No management person at Stride Wealth has been involved in an arbitration claim or been found liable in a civil, self-regulatory organization, or administrative proceeding that is material to the client's evaluation of the firm or its management. We have no other material facts or information regarding any legal or disciplinary events with respect to our advisory activities, including those items set forth above.

### *Material Relationships That Management Persons Have with Issuers of Securities (If Any)*

Neither Stride Wealth nor its management persons has any relationship or arrangement with issuers of securities

## Item 20 – Other Information

### *Privacy Notice to Customers*

At Stride Wealth, we do not disclose nonpublic personal information about our individual clients or former clients except as permitted by law. We restrict access to nonpublic personal information about you (that we may obtain from your account and your transactions) to those employees who need to know that information to provide products or services to you or to alert you to new, enhanced, or improved products or services we provide. We maintain physical, electronic, and procedural safeguards that comply with federal standards to safeguard your nonpublic personal information.

### *Business Continuity Plan*

Stride Wealth has developed a Business Continuity Plan to address how we will respond to events that may disrupt its business. Since the timing and impact of disasters are unpredictable, we will have to be flexible in our response as events unfold. This plan is designed to permit us to resume operations as quickly as possible, given the scope and severity of the significant business disruption. The Business Continuity Plan covers data backup and recovery, mission-critical systems, financial and operational assessments, alternative communications, alternate business locations, impact on banks and counterparties, regulatory reporting, and the assurance of prompt access to funds and securities for our customers.

Varying Disruptions – Significant business disruptions can vary in their scope, such as emergencies affecting only a single building housing Stride Wealth, the business district where we are located, the city where we are located, or the whole region. Within each of these areas, the severity of the disruption can also vary from minimal to severe. In the event of a disruption affecting only us or the building housing us, we will transfer our operations to an emergency-ready local site, moving a select group of trained employees and expecting to recover and resume business within 4 hours. In the event of a disruption affecting our business district, city, or region, we will relocate appropriate staff to a site outside the affected area to communicate with Schwab on behalf of our clients. In either situation, we plan to continue in business, transferring operations to our clearing firm, if necessary.

If you have questions about our Business Continuity Plan, please feel free to contact us.