

# **CURAFIN ADVISORS**

(a d.b.a. of TMD Wealth Management LLC)

## **FORM ADV PART 2A Brochure**

SEPTEMBER 2023

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This Brochure provides information about the qualifications and business practices of TMD Wealth Management LLC, and specifically the advisory services made available by TMD Wealth Management LLC under the d.b.a. CuraFin Advisors (hereinafter referred to as “CuraFin Advisors”). If you have any questions about the contents of this Brochure, please contact Susan Abbass, CuraFin Advisors’ Chief Compliance Officer at 602-279-2020.

The information in this Brochure has not been approved or verified by the U.S. Securities and Exchange Commission or by any state authority. Additional information about CuraFin Advisors is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

References herein to CuraFin Advisors as a “registered investment adviser” or any reference to being “registered” does not imply a certain level of skill or training.

## **Item 2 MATERIAL CHANGES**

This Item of the Brochure discusses only material changes that are made to the Brochure since the last annual update and provides clients with a summary of such changes.

As part of the annual update of this Brochure filed March 27, 2023, this Brochure was revised to reflect the following material changes:

**Item 8 Methods of Analysis, Investment Strategies and Risk of Loss - Item 10 Other Financial Industry Activities and Affiliations** – Revised to describe RIA’s use of External Managers for certain portfolio management strategies. Also revised to disclose RIA engagement with Asterozoa Management LLC for consulting and portfolio services.

On September 14, 2023, this Brochure was revised to include the following disclosure:

On August 31, 2023, funds affiliated with Clayton, Dubilier & Rice, LLC (“CD&R”) and Stone Point Capital LLC (“Stone Point”) completed an acquisition of Focus Financial Partners Inc. (“Focus Inc.”) This transaction resulted in funds affiliated with CD&R collectively becoming majority owners of Focus Inc. and funds affiliated with Stone Point collectively becoming owners of Focus Inc. Because RIA is an indirect, wholly-owned subsidiary of Focus, Inc., the CD&R and Stone Point funds are indirect owners of RIA. Items 4 (Advisory Business) and 10 (Other Financial Industry Activities and Affiliations) have been revised to reflect this new ownership structure.

ANY QUESTIONS: CuraFin Advisors’ Chief Compliance Officer, Susan Abbass, is available to address any questions regarding this Brochure.

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#### **Item 4    ADVISORY BUSINESS**

CuraFin Advisors is a d.b.a. of TMD Wealth Management LLC (“RIA”) which is part of the Focus Financial Partners, LLC (“Focus LLC”) partnership. Specifically, RIA is a wholly-owned subsidiary of Focus Operating, LLC (“Focus Operating”), which is, directly and indirectly, a wholly-owned subsidiary of Focus LLC. Focus Financial Partners Inc. (“Focus Inc.”) is the sole managing member of Focus LLC and has 100% of its governance rights. Accordingly, all governance is conducted through the voting rights and the Board of Directors at Focus Inc. Focus Inc. is the managing member of and owns, directly and indirectly, approximately 99% of the economic interests in Focus LLC.

Focus Inc. is majority-owned, indirectly and collectively, by funds affiliated with Clayton, Dubilier & Rice, LLC (“CD&R”). Funds affiliated with Stone Point Capital LLC (“Stone Point”) are indirect owners of Focus Inc. Because RIA is an indirect, wholly-owned subsidiary of Focus, Inc., CD&R and Stone funds are indirect owners of RIA.

Focus LLC also owns other registered investment advisers, broker-dealers, pension consultants, insurance firms, business managers, and other firms (the “Focus Partners”), most of which provide wealth management, benefit consulting and investment consulting services to individuals, families, employers, and institutions. Some Focus Partners also manage or advise limited partnerships, private funds, or investment companies as disclosed on their respective Form ADVs.

RIA is managed primarily by Todd Douma and Gavin Lyons pursuant to a management agreement between WM Partner Services, LLC (“WMPS”) and RIA. Mr. Douma, Susan Abbass and Gavin Lyons serve as the principals of RIA and, in that capacity, are responsible for the management, supervision and oversight of RIA. Shawn West is responsible for the daily management of the advisory services provided by CuraFin Advisors as described in this brochure.

While this brochure generally describes the business of CuraFin Advisors, certain sections also discuss the activities of its personnel, including its officers, partners, directors (or other persons occupying a similar status or performing similar functions), employees or any other person who provides investment advice on behalf of CuraFin Advisors and is subject to the Firm’s supervision or control (each, a “Supervised Person”).

CuraFin Advisors provides investment advisory and related services to retirement plans subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended (“ERISA”). In addition to these services, RIA provides investment advisory and other services to other types of clients. RIA maintains and delivers to these clients a different brochure tailored specifically to the provision of investment advisory and related services to such clients.

## **Services Provided to Plan Clients**

CuraFin Advisors provides discretionary investment management, non-discretionary investment management and retirement plan consulting services to qualified company-sponsored retirement plans including, 401(k) Plans, 403(b) Plans, pensions and profit-sharing plans, ("Plan Client" or "Plan"). Each Plan Client will select the services to be provided in writing as part of the investment fiduciary and retirement plan consulting agreement ("Retirement Plan Agreement"). CuraFin Advisors will provide specific investment advice to Plan Clients regarding the selection of investment manager(s) and/or investment vehicles available to the Plan within the platform provided by the Plan's custodian.

CuraFin may select or recommend, as described below, certain collective investment trust funds for which RIA serves as a sub-adviser (the "Collective Funds") that are further explained in Methods of Analysis, Investment Strategies, Risk of Loss and Affiliations sections of this Brochure. When CuraFin provides services to Plan Clients in the capacity as a fiduciary under ERISA, neither CuraFin nor RIA receives any fees from the Collective Funds. The only fees received are those specified in the Retirement Plan Agreement.

CuraFin Advisors may also provide administrative support, service provider support, investment monitoring support and participant services as described in the Retirement Plan Agreement, as applicable. The services provided to Plan Clients may be provided using the trade name CuraFin Advisors.

### **Discretionary Investment Management Services for Plan Clients**

CuraFin Advisors will provide discretionary investment management services to certain Plan Clients as a fiduciary under Section 3(38) of the Employee Retirement Income Security Act of 1974 ("ERISA") and thus will serve as an "investment manager" pursuant thereto. Upon reviewing the investment objectives, risk tolerance and goals of the Plan Client set forth in the Plan's investment policy statement ("IPS"), the sponsor of each Plan Client (the "Plan Sponsor") will determine which of the following discretionary services, if any, CuraFin Advisors will provide to the Plan Client: (a) the selection, monitoring and replacement of designated investment alternatives, (b) the creation and maintenance of model asset allocation portfolios, and/or (c) the selection, monitoring and replacement of qualified default investment alternatives.

### **Non-Discretionary Investment Management Services for Plan Clients**

CuraFin Advisors will also provide non-discretionary investment management services to certain Plan Clients, serving as a "fiduciary" as defined by Section 3(21) of ERISA. After reviewing the investment objectives, risk tolerance and goals of the plan set forth in the Plan's IPS, CuraFin Advisors will make recommendations to the Plan Sponsor but the Plan Sponsor will ultimately be responsible for implementing those recommendations. If the Plan does not have an IPS, CuraFin Advisors may provide recommendations to the Plan Sponsor to assist it in establishing an IPS. If

the Plan has an existing IPS, CuraFin Advisors will review it for consistency with the Plan's objectives. If the IPS does not represent the objectives of the Plan based on CuraFin Advisors' understanding of the objectives, CuraFin Advisors will recommend revisions to align the IPS with the Plan's objectives. The Plan Sponsor of each Plan Client will determine which of the following services, if any, CuraFin Advisors will provide to the Plan Client: (a) advice on designated investment alternatives, (b) advice on model asset allocation portfolios, and/or (c) advice on qualified default investment alternatives.

### **Retirement Plan Consulting Services**

CuraFin Advisors will also provide retirement plan consulting services designed to assist the Plan Sponsor in meeting his or her fiduciary duties to administer the Plan in the best interest of the Plan's participants and their beneficiaries. Such services are not fiduciary services under ERISA. The Plan Sponsor of each Plan Client receiving consulting services will determine which of the following services CuraFin Advisors will provide to the Plan Client: (a) administrative support, (b) oversight of relationships with the Plan's service providers, (c) investment monitoring support, and/or (d) participant services.

### **CuraFin Advisors As an ERISA Fiduciary**

CuraFin Advisors is a fiduciary under ERISA with respect to investment management services and investment advice provided to ERISA plan clients, including ERISA plan participants. CuraFin Advisors is also a fiduciary under section 4975 of the Internal Revenue Code (the "IRC") with respect to investment management services and investment advice provided to ERISA plans, ERISA plan participants, IRAs and IRA owners (collectively, "Retirement Account Clients"). As such, CuraFin Advisors is subject to specific duties and obligations under ERISA and the IRC that include, among other things, prohibited transaction rules which are intended to prohibit fiduciaries from acting on conflicts of interest. When a fiduciary gives advice in which it has a conflict of interest, the fiduciary must either avoid or eliminate the conflict or rely upon a prohibited transaction exemption (a "PTE").

### **Assets Under Management**

As of December 31 2022, TMD has \$788,219,000 in discretionary assets and \$6,619,000 in non-discretionary assets under management. These totals are comprised of both the RIA wealth management and ERISA client assets as well as CuraFin Advisors' ERISA Plan Clients.

## Item 5 FEES AND COMPENSATION

Fees for Plan advisory services and Plan consulting services are negotiated prior to the signing of an agreement with the specific Plan client. The fees for Plan advisory services and Plan consulting services may be a flat fee, a project or an asset-based fee expressed as a percentage of total Plan client assets. The fee for these services does vary among clients, depending upon various objective and subjective factors; such as the amount of the Plan Client's assets, the complexity of the engagement, and the level and scope of the overall investment advisory and/or consulting services to be rendered. As a result of these factors, these services to be provided by CuraFin Advisors to any particular Plan client could be available from other advisers at lower or higher fees. CuraFin serves as the 3(38) for the RIA ERISA Plan, it does not charge a fee for these services.

### Assets Under Management Fee

Asset-based fees are charged as set forth in the investment advisory agreement between the Plan Client and CuraFin. Following is the standard asset-based fee schedule for CuraFin:

| Assets Under Management                          | Annual Management Fee as a Percentage of Assets Under Management |
|--|--|
| The first \$500,000.00                           | 1.00%  |
| The portion from \$500,000.01-\$1,000,000.00     | 0.75%  |
| The portion from \$1,000,000.01-\$5,000,000.00   | 0.50%  |
| The portion from \$5,000,000.01-\$10,000,000.00  | 0.40%  |
| The portion from \$10,000,000.01-\$20,000,000.00 | 0.30%  |
| The portion over \$20,000,000.01                 | 0.15%  |

Such fees are incremental and accordingly, are charged on a "waterfall." By way of example, a Plan client with One Million Dollars (\$1,000,000) in assets under management would be charged One Percent (1.00%) on the first Five Hundred Thousand Dollars (\$500,000), and Three-Quarter Percent (0.75%) on the remaining Five Hundred Thousand Dollars (\$500,000) of assets under management.

If the Plan Client is a "start-up" (meaning no assets in the plan at time of initial engagement), in addition to the waterfall fee schedule described above, a \$2500 annualized fee will be applied for the first three years. The advisor will work with the Plan Client to determine if and when charges will apply.

For Plan Clients participating in the My401(k) Pooled Employer Plan (PEP), the following asset-based fee schedule applies depending on the level of services elected by the Plan Client:

I. **Discretionary Investment Fiduciary Services, 3(38) ONLY:**

| <b>Assets Under Management</b> | <b>Annual Management Fee as a Percentage of Assets Under Management</b> |
|--------------------------------|---|
| Up to \$5,000,000              | 0.15%   |
| \$5,000,000.01-\$25,000,000    | 0.12%   |
| \$25,000,000.01-\$50,000,000   | 0.08%   |
| \$50,000,000.01 and above      | 0.05%   |

II. Retirement Plan Consulting Services:

| <b>Assets Under Management</b>       | <b>Annual Management Fee as a Percentage of Assets Under Management</b> |
|--------------------------------------|---|
| \$0.01 - \$250,000.00                | 1.00%   |
| From \$250,000.01-\$1,000,000.00     | 0.92%   |
| From \$1,000,000.01-\$3,000,000.00   | 0.69%   |
| From \$3,000,000.01-\$5,000,000.00   | 0.59%   |
| From \$5,000,000.01-\$10,000,000.00  | 0.51%   |
| From \$10,000,000.01-\$20,000,000.00 | 0.43%   |
| From \$20,000,000.01-\$50,000,000.00 | 0.33%   |
| \$50,000,000.01 and above            | 0.25%   |

Such fees are also not on a “waterfall” schedule. By way of example, a Plan client using 3(38) Only Services (Table I above), with Three Million Dollars (\$3,000,000) in assets under management would be charged 0.15%, or \$4,500 annually.

A Plan client also using Retirement Plan Consulting Services will be charged an aggregate fee based on the applicable tier in both Schedule I and Schedule II above. By way of example, a Plan client with Three Million Dollars (\$3,000,000) in assets under management would be charged 0.84% (0.15% from Table I plus 0.69% from Table II), or \$25,200 annually.

Asset-based fees are generally charged monthly or quarterly in arrears and are based on the Plan’s asset value as of the last business day of the previous month or previous quarter as provided to CuraFin Advisors by the Administrator (as defined below) of the Plan Client.



### **Flat Fees and Project Fees**

To the extent so engaged by a Plan Client, CuraFin Advisors may charge a flat fee or project fee for investment advisory and/or consultation services. Fixed fees are negotiable, but generally range from One Thousand Dollars (\$1,000) to Five Thousand Dollars (\$5,000) on an annual basis, depending upon the level and scope of the services required. Flat fee(s) will be charged and billed to a Plan Client monthly or quarterly in arrears unless otherwise noted, upon the signing of an agreement by the Plan Client. Occasionally advisory services will be quoted on an hourly or per project basis. Alternatively, CuraFin Advisors may charge a one-time, project-based fee which may be quoted on an hourly or per project basis. Such fees may be invoiced to the Administrator, recordkeeper, or custodian, or the sponsor at the Plan Client's instruction.

### **Item 6 PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT**

Neither CuraFin Advisors nor any Supervised Person of CuraFin Advisors accepts performance-based fees or participates in side-by-side management. Performance-based fees are fees that are based on a share of a capital gains or capital appreciation of a client's account. 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. CuraFin Advisors' fees are calculated as described in Item 5 above.

### **Item 7 TYPES OF CLIENTS**

CuraFin Advisors provides advisory related services to retirement plans subject to the provisions of ERISA. In addition, as described above, under the TMD name TMD provides advisory and related services to other types of clients, including individuals, business entities, trusts, estates and charitable organizations. The provision of services to these other types of clients are described in a separate brochure of TMD.

CuraFin Advisors typically requires Plan Clients to place at least \$1,000,000 under the firm's management as a condition to establishing an advisory relationship. CuraFin Advisors, in its sole discretion, may waive or reduce its minimum asset requirement based upon certain criteria such as: anticipated future earning capacity, anticipated future additional assets, related accounts, account composition, or as negotiated with clients.

## **Item 8 METHODS OF ANALYSIS, INVESTMENT STRATEGIES, AND RISK OF LOSS**

CuraFin Advisors provides advisory services to Plan Clients on a discretionary or non-discretionary basis through the allocation or recommendation of Plan investment options, with these generally being mutual funds and exchange-traded funds. In providing the advisory services, CuraFin Advisors' analysis may include, but not be limited to, fundamental and technical analysis.

Plan funds may include mutual funds, exchange-traded funds and Collective Funds. The Collective Funds function similarly to mutual funds, but they are only available to certain types of retirement plans (i.e., 401(k) plans, cash balance plans, etc.). They are sponsored by a bank or trust company and regulated by the applicable authorities. Collective funds are exempt from registration under Section 3(c)(11) of the Investment Company Act of 1940 and their governing documents, which include a declaration of trust and a disclosure memorandum, must be delivered privately.

The Collective Funds are part of a collective investment trust sponsored by American Trust Company ("American Trust"). American Trust, as trustee, manages the Collective Funds and maintains ultimate discretionary authority, with RIA serving as sub- adviser to the trust.

### **Risk of Loss**

Investing in securities involves risk of loss that clients should be prepared to bear. CuraFin Advisors does not represent or guarantee that its services or methods of analysis can or will predict future results, successfully identify market tops or bottoms, or insulate clients from losses due to market corrections or declines. CuraFin Advisors cannot offer any guarantees or promises that your financial goals and objectives will be met. Past performance is in no way an indication of future performance.

Investing in equity securities generally involves becoming an owner in the issuer company and participating fully in its economic risks. The value of equity securities of public and private, listed and unlisted companies and equity derivatives generally varies with the performance of the issuer and movements in the equity markets. As a result, clients may suffer losses if they invest in equity instruments of issuers whose performance diverges from CuraFin Advisors' expectations or if equity markets generally move in a single direction.

The market value of fixed income securities will generally fluctuate inversely with interest rates and other market conditions prior to maturity. Fixed income securities are obligations of the issuer to make payments of principal and/or interest on future dates, and include, among other securities: bonds, notes and debentures issued by corporations; debt securities issued or guaranteed by the U.S. government or one of its agencies or instrumentalities, or by a non-U.S. government or one of its agencies or instrumentalities; municipal securities; and mortgage-backed and asset- backed securities. These securities may pay fixed, variable, or floating rates of interest, and may include zero coupon obligations and inflation-linked fixed income securities.

The value of longer duration fixed income securities will generally fluctuate more than shorter duration fixed income securities.

Investments in overseas markets also pose special risks, including currency fluctuation and political risks, and it may be more volatile than that of a U.S. only investment. Such risks are generally intensified for investments in emerging markets.

### **Collective Funds**

The Collective Funds are subject to risk, including but not limited to general market risk, currency fluctuations, and economic conditions. Market value may fluctuate up and down, and you may lose money, including part of your principal, when you buy or sell an investment. The underlying investments are neither FDIC insured nor guaranteed by the U.S. Government. There may be economic times where all investments are unfavorable and depreciate in value. TMD does not forecast future economic environments and cannot comment on how any model might do in any future economic scenario. Tax considerations are not taken into account.

### **Mutual Fund Securities**

Investing in mutual funds carries inherent risk. The major risks of investing in a mutual fund include the quality and experience of the portfolio management team and its ability to create fund value by investing in securities that have positive growth, the amount of individual company diversification, the type and amount of industry diversification, and the type and amount of sector diversification within specific industries. In addition, mutual funds can be tax inefficient in certain circumstances, which may result in clients paying capital gains taxes on fund investments while not having yet sold the fund.

### **Exchange-Traded Funds**

ETFs are investment companies with shares that are bought and sold on a securities exchange. An ETF can either hold a portfolio of securities designed to track a market segment or index or be actively managed. Specifically, ETFs, depending on the underlying portfolio and its size, can have wide price (bid and ask) spreads, thus diluting or negating any upward price movement of the ETF or enhancing any downward price movement. Also, ETFs require more frequent portfolio reporting by regulators and are thereby more susceptible to actions by hedge funds that could have a negative impact on the price of the ETF. Certain ETFs may employ leverage, which creates additional volatility and price risk depending on the amount of leverage utilized, the collateral, and the liquidity of the supporting collateral. Further, the use of leverage (i.e., employing the use of margin) generally results in additional interest costs to the ETF. Certain ETFs are highly leveraged and therefore have additional volatility and liquidity risk. Volatility and liquidity can severely and negatively impact the price of the ETF's underlying portfolio securities, thereby causing significant price fluctuations of the ETF.

## **Cybersecurity**

The computer systems, networks and devices used by CuraFin Advisors and service providers to CuraFin Advisors and CuraFin Advisors' clients to carry out routine business operations employ a variety of protections designed to prevent damage or interruption from computer viruses, network failures, computer and telecommunication failures, infiltration by unauthorized persons and security breaches. Despite the various protections utilized, systems, networks, or devices potentially can be breached. A client could be negatively impacted because of a cybersecurity breach.

Cybersecurity breaches can include unauthorized access to systems, networks, or devices; infection from computer viruses or other malicious software code; and attacks that shut down, disable, slow, or otherwise disrupt operations, business processes, or website access or functionality. Cybersecurity breaches may cause disruptions and impact business operations, potentially resulting in financial losses to a client; impediments to trading; the inability by CuraFin Advisors and other service providers to transact business; violations of applicable privacy and other laws; regulatory fines, penalties, reputational damage, reimbursement or other compensation costs, or additional compliance costs; as well as the inadvertent release of confidential information.

Similar adverse consequences could result from cybersecurity breaches affecting issuers of securities in which a client invests; governmental and other regulatory authorities; exchange and other financial market operators, banks, brokers, dealers, and other financial institutions; and other parties. In addition, substantial costs may be incurred by these entities to prevent any cybersecurity breaches in the future.

## **Availability and Accuracy of Information**

CuraFin Advisors will select investments on the basis of information and data derived from a number of sources, including due diligence materials and public regulatory filings. Although CuraFin Advisors intends to evaluate all such information and data and seek independent corroboration when CuraFin Advisors considers it appropriate and when it is reasonably available, CuraFin Advisors in many cases will not be in a position to confirm the completeness, genuineness or accuracy of such information and data.

## **Investment Strategies**

There can be no assurance that any investment method employed by CuraFin Advisors will produce profitable results. Profitable investing is often dependent on anticipating trends. In addition, markets experiencing random price fluctuations, rather than defined trends or patterns, may generate a series of losing investments. There have been periods in the past when the markets have been subject to limited and ill-defined price movements, and such periods may recur. Any factor that may lessen major price trends (such as governmental controls affecting the markets) may reduce the prospect for future profitability.

The Collective Funds all have the goal of meeting or exceeding the return of a specific benchmark with a level of risk similar to the risk associated with the benchmark. RIA uses

investment benchmarks as a framework for constructing portfolios, managing portfolio risk, and monitoring portfolio performance by comparing rates of return over time.

The strategy seeks to eliminate emotional decision making and manage market risks more effectively over full economic and market cycles. It can be proactively re-balanced and re-allocated based on the ever-changing market cycles—with diversification across multiple asset classes, including exposures to US Equities, International Equities, and Fixed Income. The core belief in this process is that managing to downside market risk in periods of extreme volatility and heightened economic uncertainty leads to better risk-adjusted outcomes for investors.

More information is available in the Collective Funds' Participation Agreements and RIA can provide information about particular investment benchmarks upon request.

### **Currency Risk**

Currency risks arise from changes in the relative valuation of currencies, which can create unpredictable gains and losses when the profits or dividends from an investment are converted from a foreign currency into U.S. dollars. Clients can seek to reduce currency risk by using hedges and other techniques designed to offset any currency-related gains or losses.

### **Business Risk**

These risks are associated with a particular industry or a particular company within an industry. When investing in stock there is always a certain level of company or industry specific risk that is inherent in each investment. There is the risk that the company will perform poorly or have its value reduced based on factors specific to the company or its industry. For example, if a company's employees go on strike or the company receives unfavorable media attention for its actions, the value of the company may be reduced. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.

### **Inflation and Interest-Rate Risk**

Portfolio impacts of inflation can be evaluated in the long-term, short term and the overall impact. The inflation risk in the long-term, the most common evaluation period of inflation, is the chance that the cash flows from an investment will not be worth as much in the future because of changes in purchasing power due to inflation. Unlike other forms of risk, inflation cannot be avoided by investing conservatively. Various economic factors affect the level and direction of interest rates in the economy, but inflation is one of the most influential. Interest rates typically climb when the economy is growing, and fall during economic downturns. When interest rates rise, yields on existing bonds become less attractive, causing their market values to decline. With respect to fixed income securities, there is the risk that future proceeds from investments may be invested at a lower interest rate.

## **COVID Risks**

The transmission of COVID and efforts to contain its spread have resulted in border closings and other travel restrictions and disruptions, market volatility, disruptions to business operations, supply chains and customer activity and quarantines. With widespread availability of vaccines, the US Centers for Disease Control and Prevention has revised its guidance, travel restrictions have started to lift, and businesses have reopened. However, the COVID pandemic continues to evolve and the extent to which our investment strategies will be impacted will depend on various factors beyond our control, including the extent and duration of the impact on economies around the world and on the global securities and commodities markets. Volatility in the U.S. and global financial markets caused by the COVID pandemic may continue and could impact our firm's investment strategies.

Although currently there has been no significant impact, the COVID outbreak, and future pandemics, could negatively affect vendors on which our firm and clients rely and could disrupt the ability of such vendors to perform essential tasks.

## **Use of External Managers**

RIA may select certain External Managers to manage a portion of its clients' assets. In these situations, the success of such recommendations relies to a great extent on the External Managers' ability to successfully implement their investment strategies. In addition, RIA generally may not have the ability to supervise the External Managers on a day-to-day basis.

This is not a complete list of risks involved with investing. Investing in securities and other investment products involves inherent risks, including the possible loss of the total principal amount invested, which clients should be prepared to bear. Clients who are investing in mutual funds or exchange traded products should refer to the underlying fund's prospectus for additional risk disclosure. Although we seek to achieve the investment objectives and financial goals of our clients, past investment performance does not guarantee future results and we are unable to make any guarantees to clients with respect to avoiding monetary losses.

## **Item 9 DISCIPLINARY INFORMATION**

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to a client's evaluation of the adviser and the integrity of the adviser's management. CuraFin Advisors has no disciplinary history and consequently, is not subject to any disciplinary disclosures.

## **Item 10 OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS**

Neither CuraFin Advisors, nor its representatives, are registered or have an application pending to register, as a broker-dealer or a registered representative of a broker-dealer. Neither CuraFin Advisors, nor its representatives, are registered or have an application pending to register, as a

futures commission merchant, commodity pool operator, a commodity trading advisor, or a representative of the foregoing. In addition, CuraFin Advisors does not receive, directly or indirectly, compensation from investment advisers that it recommends or selects for its clients.

### **Focus Financial Partners**

As noted above in response to Item 4, certain funds affiliated with CD&R collectively are indirect majority owners of Focus Inc., and certain funds affiliated with Stone Point are indirect owners of Focus Inc. Because RIA is an indirect, wholly owned subsidiary of Focus Inc, CD&R and Stone Point investment vehicles are indirect owners of RIA.

RIA does not believe the Focus Partnership presents a conflict of interest with our ERISA clients. While RIA does have business relationships with other Focus Partner firms, as discussed in detail in the RIA Brochure, RIA does not believe these relationships are material to its ERISA advisory business or to its clients.

### **Recommendation of External Managers**

RIA may recommend that clients use External Managers based on clients' needs and suitability. Neither RIA, nor CuraFin receive separate compensation, directly or indirectly, from such External Managers for recommending that clients use their services. RIA does not have any other business relationships with the recommended External Managers, except for Asterozoa Management LLC ("AZM"). AZM provides data, consulting and portfolio due diligence services to RIA and CuraFin. RIA may also recommend to suitable wealth management clients investment in private fund offerings sponsored by AZM. The provision of these services by AZM to RIA creates a conflict of interest because RIA has an incentive to utilize AZM sponsored private fund offerings due to the other business relationship between RIA and AZM. RIA addresses this conflict through this disclosure, as well as ensuring that any utilized AZM private fund meets the due diligence requirements RIA applies to any utilized private fund and its manager. In addition, RIA, through its policies and procedures, works to ensure that AZM sponsored private funds are offered only to those RIA clients for which such AZM sponsored private funds are deemed suitable.

## **Collective Funds**

As described above, RIA acts as sub-adviser to the following Collective Funds sponsored by American Trust:

CuraFin Disciplined Risk – Aggressive  
CuraFin Disciplined Risk – Moderate Aggressive  
CuraFin Disciplined Risk – Balanced  
CuraFin Disciplined Risk – Moderate Conservative  
CuraFin Disciplined Risk – Conservative

While RIA does not receive any fees from the Collective Funds when it serves clients directly as a fiduciary under ERISA, it does receive compensation when the Collective Funds are selected by plans not served by RIA (or CuraFin) as set forth in the Collective Funds' Participation Agreements.

## **Item 11 CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING**

RIA has adopted a Code of Ethics for all Supervised Persons of the firm, including CuraFin Advisors personnel, that emphasizes the high standard of business conduct it expects from all personnel and highlights the fiduciary duty both the firm and its personnel owe to clients. It also imposes confidentiality requirements related to client information and contains prohibitions on insider trading, restrictions on accepting significant gifts (along with required reporting of certain gifts and business entertainment items), and personal securities trading procedures and reporting requirements, among other topics. The Code of Ethics also requires each Supervised Person to acknowledge and agree to its terms annually and also when it has been amended.

Subject to restrictions in the Code of Ethics, CuraFin Advisors' employees are permitted to buy and sell the same securities that are recommended to clients, including private fund opportunities. In the event a private fund investment has limited allocation, all client allocations receive priority over TMD employee allocations. The Code of Ethics is designed to ensure that the personal securities transactions of our employees do not interfere with our ability to render advisory services that are in the best interests of our clients. Certain classes of securities have been deemed exempt from the Code of Ethics based on our determination that transactions in these types of securities would not materially interfere with the best interests of our clients. There is a possibility that employees could benefit from a client's market activity in a security held by an employee. As required by the Code of Ethics, employee trading is monitored by review of quarterly transaction reports and annual holdings report to reasonably prevent and detect conflicts of interest between CuraFin Advisors and our clients.



Current or prospective clients may request a copy of our Code of Ethics by contacting Susan Abbass, Chief Compliance Officer, at 602-279-2020 or <mailto:sabbass@tmdwealth.com>.

## **Item 12 BROKERAGE PRACTICES**

As detailed above, CuraFin Advisors provides discretionary and non-discretionary investment management services to Plans. Mutual funds are the investment options for any Plan and Plan participants that are subject to the investment advisory services of CuraFin Advisors. Since mutual funds trade at net asset value, which is determined at the daily market close, best execution responsibilities of CuraFin Advisors for securities transactions are not a factor. In addition, all transactions are executed on the administration platform utilized by the Plan, rather than by or through any broker or dealer selected by CuraFin Advisors.

CuraFin Advisors may, however, recommend various Plan administration platforms for Plan Clients and prospective Plan Clients. These Plan administration organizations (the "Administrator") provide all of the required plan administration, reporting, recordkeeping and transaction activities necessary for the operation of the Plan. The Plan contracts directly with the Administrator for the provision of the services.

In determining what Administrator to recommend to a Plan, CuraFin Advisors looks at various factors. These factors include, but are not limited to the following: (i) the Administrator's operational capacities, expertise and experience in providing plan administration services; (ii) the regulatory and litigation history of the Administrator; (iii) the ability of the Administrator to support an open architecture investment selection platform; (iv) the specific characteristics of the Plan and any special administration requirements of the Plan; (v) Plan conversion and participant enrollment services available from the Administrator; and (vi) pricing. The Administrator may also make available to CuraFin Advisors various research and other services that may assist CuraFin Advisors in the providing of its services to Plans. CuraFin Advisors may consider the quality and usefulness of those services when recommending an Administrator to a Plan or prospective Plan Client. This consideration may be considered to create a conflict of interest on the part of CuraFin Advisors.

CuraFin Advisors does not have any discretion or authority to choose the Administrator. It is the responsibility of the Plan sponsor/trustees to review the services and qualifications of any Administrator, to make an independent determination as to whether to engage the Administrator and, thereafter, to enter into an agreement with the Administrator.

### **12b-1 Fees, Revenue Share and Other Mutual Fund Fees**

In determining a Plan menu of investment options, or otherwise in providing non-discretionary advice regarding Plan investment options, CuraFin Advisors primarily recommends no-load mutual funds and/or retirement plan class shares that do not carry any sales loads, revenue share or 12b-1 fees. However, in any instance where a fund may be included in a Plan that has any type of load, revenue share or 12b-1 fee, CuraFin Advisors does not accept any of these charges in payment of its fees. In any of these instances CuraFin Advisors seeks to have the Administrator rebate any such load or fees to the Plan participants that are holders of any such funds. Ultimately, the method and ability for rebate of these mutual fund fees is dependent upon the capabilities of the Administrator and may be subject to the direction of the Plan sponsor/trustees. Regardless, and as detailed above, CuraFin Advisors does not accept any of these fund fees and, therefore, CuraFin Advisors is not presented with a conflict of interest in selecting or recommending a fund line-up for a Plan.

### **Item 13 REVIEW OF ACCOUNTS**

The investment adviser representatives at CuraFin Advisors periodically review Plan Client accounts. In addition, Plan Client accounts are reviewed in connection with regularly scheduled meetings with Plan Clients. These meetings occur on at least an annual basis but can be scheduled to occur more frequently. CuraFin Advisors may conduct Plan Client account reviews on an other-than periodic basis upon the occurrence of certain events, such as a change in a Plan Client's IPS or market corrections. Plan Clients are also advised to inform CuraFin Advisors of any interim changes in their IPS or otherwise any changes applicable to the goals and object investment objectives of the Plan.

### **Item 14 CLIENT REFERRALS AND OTHER COMPENSATION**

As indicated at Item 12 above, CuraFin Advisors may receive various research and other services from Administrators recommended by CuraFin Advisors to Plan Clients. Also, as further described in Item 12 above, CuraFin Advisors does not have any discretion or authority to choose the Administrator. It is the responsibility of the Plan sponsor/trustees to review the services and qualifications of any Administrator, to make an independent determination as to whether to engage the Administrator and, thereafter, to enter into an agreement with the Administrator.

CuraFin Advisors' parent company is Focus Financial Partners, LLC ("Focus"). From time to time, Focus holds partnership meetings and other industry and best-practices conferences, which typically include CuraFin Advisors, other Focus firms, and external attendees. These meetings are first and foremost intended to provide training or education to personnel of Focus firms, including CuraFin Advisors. However, the meetings do provide sponsorship opportunities for asset managers, asset custodians, vendors and other third-party service providers. Sponsorship fees allow these companies to advertise their products and services to Focus firms, including

CuraFin Advisors. Although the participation of Focus firm personnel in these meetings is not preconditioned on the achievement of a sales target for any conference sponsor, this practice could nonetheless be deemed a conflict as the marketing and education activities conducted, and the access granted, at such meetings and conferences could cause CuraFin Advisors to focus on those conference sponsors in the course of its duties. Focus attempts to mitigate any such conflict by allocating the sponsorship fees only to defraying the cost of the meeting or future meetings and not as revenue for itself or any affiliate, including CuraFin Advisors. Conference sponsorship fees are not dependent on assets placed with any specific provider or revenue generated by such asset placement.

The following entities have provided conference sponsorship to Focus from January 1, 2022 to March 1, 2023:

Orion Advisor Technology, LLC  
TriState Capital Bank  
StoneCastle Network, LLC  
Charles Schwab & Co., Inc.  
BlackRock, Inc.  
Fidelity Brokerage Services LLC  
Fidelity Institutional Asset Management LLC

You can access a more recently updated list of recent conference sponsors on Focus' website through the following link:

*<https://focusfinancialpartners.com/conference-sponsors/>*

## **Item 15 CUSTODY**

The agreement that a Plan Client signs when establishing its relationship with CuraFin Advisors may authorize CuraFin Advisors to debit the Administrator/custodian of the Plan for payment of CuraFin Advisors fees. In addition, at least quarterly, Plan Clients receive Plan account statements directly from the Administrator/custodian of the Plan. CuraFin Advisors may also provide a written periodic report summarizing performance of the investment options for the Plan Client. Clients are encouraged to compare any reports received from CuraFin Advisors to those they receive from the Administrator/custodians for the Plan.

In addition, RIA engages in practices and/or services on behalf of certain of its clients that require disclosure in the Custody section of Part 1 of Form ADV, which practices and/or services are subject to an annual surprise CPA examination in accordance with the requirements of Rule 206(4)-2 under the Investment Advisers Act of 1940.

Todd Douma and Gavin Lyons serve as trustee to a TMD qualified retirement plan that receives advisory services from TMD under the CuraFin Advisors d.b.a. As a result, TMD is determined to have custody of these plan assets and the plan assets are subject to the annual surprise CPA examination described above.

## **Item 16 INVESTMENT DISCRETION**

Plan Clients have the option of providing CuraFin Advisors with investment discretion on their behalf, pursuant to a grant of a limited power of attorney contained in the CuraFin Advisors client agreement. The investment discretion granted to CuraFin Advisors may include any of the following: (a) the selection, monitoring and replacement of designated investment alternatives, (b) the creation and maintenance of model asset allocation portfolios, and/or (c) the selection, monitoring and replacement of qualified default investment alternatives. By granting CuraFin Advisors investment discretion, the Plan Client authorizes CuraFin Advisors to, as applicable, select and replace Plan designated investment alternatives, create and maintain model asset allocation portfolios, and/or selection and replacement of qualified default investment alternatives.

RIA serves as the sub- adviser to the Collective Funds. American Trust, as manager and trustee, nevertheless retains and will exercise complete, final and full authority and power to maintain the Collective Funds and manage Collective Fund assets at all times.

## **Item 17 VOTING CLIENT SECURITIES**

When you own certain securities, such as shares in a corporation, you may have the right to exercise a vote with respect to various matters involving the management of the company that issued the securities you own. Rather than voting on these matters directly, you may grant a “proxy” to enable another person or entity to vote on these matters on your behalf.

CuraFin Advisors does not: (i) vote proxies related to any investments held in client accounts; or (ii) participate in any legal proceedings involving investments held in client accounts, or that involve the sponsors or issuers of any investments (including bankruptcy proceedings). Unless other arrangements are made between CuraFin Advisors and our clients, we will send all proxy and legal proceeding related documents we receive to our clients so that they may act upon the materials.

American Trust, as manager and trustee of the Collective Funds, retains the sole responsibility for proxy voting for securities held in the Collective Funds.

**Item 18 FINANCIAL INFORMATION**

CuraFin Advisors does not solicit fees of more than \$1,200, per client, six months or more in advance. CuraFin Advisors is not aware of a financial condition that is reasonably likely to impair its ability to meet its contractual commitments relating to its discretionary authority over client accounts. CuraFin Advisors has not been the subject of a bankruptcy petition.

**Part 2B of Form ADV**

**Item 1: Cover Page**

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## **BROCHURE SUPPLEMENT OF**

### **CuraFin Advisors**

(a d.b.a. of TMD Wealth Management LLC)

15333 N. Pima Road, Suite 200  
Scottsdale, AZ 85260  
(480) 284-7080  
[www.CuraFinAdvisors.com](http://www.CuraFinAdvisors.com)

## **FOR**

## **SHAWN WEST**

Investment Advisor Representative

Personal CRD#: 6102066

This brochure supplement provides information about Shawn West that supplements the CuraFin Advisors (“CuraFin”) brochure. You should have received a copy of that brochure. Please contact Susan Abbass at (602) 279-2020 if you did not receive CuraFin’s brochure or if you have any questions about the contents of this supplement.

Additional information about Shawn West is also available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

The date of this Brochure Supplement is

**March 27, 2023**

## **Item 2. Educational Background and Business Experience**

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**Shawn Jerome West**

**CRD # 6102066**

**Year of Birth: 1972**

### **Education and Professional Designations:**

Southern Illinois University 1992 – 1996  
*Studied Psychology, Bachelor of Arts program*

Elgin Community College 1991 – 1992  
*Associate of Arts*

### **Professional Designations and Licenses:**

**Series 65 Uniform Investment Adviser Law Examination – Investment Advisor Representative (“IAR”)**

### **Accredited Investment Fiduciary® (“AIF”)**

Fiduciary 360 (“fi360”) provides fiduciary education, professional designations and support, and analytical, reporting and client management technology that are designed to support the fi360 Prudent Practices. The AIF designation is designed to educate investment fiduciaries on fi360’s Prudent Practices, their legal underpinnings and how to apply them within existing fiduciary policies and procedures.

The AIF training curriculum is offered in distance education or a blended learning option to suit each student’s needs. Each format culminates in the sixty (60) question AIF examination, which must be passed with seventy-five (75%) correct answers in order to file for the AIF designation. After passing the exam, a student wishing to file for the AIF designation must submit the accreditation application and accreditation fee.

In order to earn and maintain the AIF designation, individuals must also fulfill the following requirements:

- Meet prerequisite requirements through a sufficient combination of experience, education, licensing, and/or industry credentials
- Attest to the AIF Code of Ethics
- Comply with the AIF qualification and conduct standards
- Accrue six hours of continuing professional education each renewal year with at least four coming from fi360-produced sources
- Maintain current contact information in fi360’s designee database

## **Certified Plan Fiduciary Advisor (“CPFA”)**

Demonstrates knowledge, expertise and commitment to working with retirement plans. Plan advisors who earn their CPFA demonstrate the expertise required to act as a plan fiduciary or help plan fiduciaries manage their roles and responsibilities.

- ERISA Fiduciary Roles and Responsibilities
- ERISA Fiduciary Oversight
- ERISA Plan Investment Management
- ERISA Plan Management

## **Certified 401(k) Professional Designation C(k)P® (“C(k)P”)**

The C(k)P® Certified 401(k) Professional Designation recognizes a combination of substantial practical retirement plan management experience and the completion of a comprehensive and highly specialized educational program. The C(k)P® Designation is administered by The Retirement Advisor University in collaboration with UCLA Anderson School of Management Executive Education. The C(k)P® Designation identifies individuals who have been authorized to use the C(k)P® Designation certification marks in the USA by identifying financial professionals who have the knowledge and experience to favorably affect the outcome of corporate retirement plans.

C(k)P® Designation holders have:

- Demonstrated competency and experience in the retirement field
- Completed a rigorous and unique education course work experience
- Agreed to adhere to a code of conduct and ethics.

The education course work includes classroom, online, and live online instructor led courses, as well as periodic assessments, an exam and a case study. The conduct and ethics codes embrace the core values of integrity, diligence, fairness, and objectivity.

The C(k)P® Standards & Certification Committee sets the standards for the Certified 401(k) Professional Designation. Designation candidates are expected to develop a high degree of knowledge and ability in the following study areas:

- Technical Competence
- Optimizing Plan Outcomes
- Management and Business
- Sales & Marketing

The general prerequisite to use the C(k)P® Designation on marketing materials consists of personally having:

- 10 plans under management/advisory
- \$30 million of assets under management/advisory
- 3 years of experience in the defined contribution industry.



## **Business Background:**

|   |                        |
|---|------------------------|
| TMD Wealth Management LLC<br>Investment Advisor Representative                | Oct 2020 - Present     |
| One Charles Private Wealth Services, LLC<br>Investment Adviser Representative | July 2019 – Sept 2020  |
| TMD & Associates, Inc.  | Oct. 2017– June 2019   |
| Arcwood Financial, LLC<br>Member  | July 2014 – Oct. 2017  |
| KNH Capital, LLC<br>Member  | July 2014 – Oct. 2017  |
| Paychex Securities Corporation<br>Registered Representative                   | Sept. 2012 – Aug. 2014 |

## **Item 3. Disciplinary Information**

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Shawn West has not been involved in any activities resulting in a disciplinary disclosure.

## **Item 4. Other Business Activities**

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Mr. West does not have an application pending to register as a broker-dealer, registered representative of a broker-dealer, futures commission merchant, a commodity pool operator, commodity trading advisor, or an associated person of the foregoing entities.

Mr. West is a member of the Phoenix Children's Hospital Men's Board. This is not an investment-related activity. He devotes less than one percent (1%) of his time and receives no compensation for his contribution to the board.

Mr. West is also a member of the National Association of Plan Advisors (NAPA) Governmental Affairs Committee. This committee represents NAPA in communications with Congress and government agencies that have a meaningful impact on the retirement industry. Approximately 1% of his time is spent working on committee affairs and he receives no compensation for his contribution to the committee.

Mr. West is a Founding Ambassador for TGen an affiliate of City of Hope. This is not an investment-related activity. He devotes less than one percent (1%) of his time and receives no compensation for his contributions.

Mr. West is a member of the Phoenix Business Journal Leadership Trust. This is not an investment-related activity. He devotes less than one percent (1%) of his time and receives no compensation for his contributions.

Mr. West serves as an adjunct lecturer at The Plan Sponsor University (TPSU) for course offerings to ERISA plan sponsors. He devotes approximately 2% of his time outside of securities trading hours and receives no compensation for this role.

Mr. West is not actively engaged in any other business or occupation not described in response to Item 4 that result in a substantial source of Mr. West's income or time.

Mr. West does not receive commissions, bonuses or other compensation based on the sale of securities or other investment products.

## **5. Additional Compensation**

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Mr. West does not receive any economic benefit from any person, company, or organization, other than TMD and CuraFin, in exchange for providing its clients advisory services through CuraFin.

## **Item 6. Supervision**

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Shawn West's advisory activities are supervised by Todd M. Douma, TMD's Senior Wealth Advisor. Mr. Douma may be contacted using the contact information provided on the cover page of this brochure supplement. Mr. West adheres to all required regulations regarding the activities of an investment adviser representative and follows all policies and procedures outlined in the firm's policies and procedures manual, including the Code, and appropriate securities regulatory requirements.

TMD maintains a policies and procedures manual that is intended to assist its employees to comply with the applicable rules and regulations of the SEC, as well as to establish proper supervision of advisory activities.

Employees of TMD, CuraFin and their respective supervisors are required to read, understand and refer to the compliance manual for guidance regarding compliance and/or supervisory issues.

Each employee having managerial or supervisory responsibilities must:

- Be familiar with and understand the contents of the manual;
- Ensure that all employees are familiar with and understand this manual; and
- Ensure that any subsequent changes or additions to the manual are distributed to the appropriate staff.

Individuals employed by TMD and CuraFin participate in continuing education on an annual basis relative to ethical practices, client and account management, industry standards of care and loyalty and compliance.

**Part 2B of Form ADV**

**Item 1: Cover Page**

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## **BROCHURE SUPPLEMENT OF**

### **CuraFin Advisors**

(a d.b.a. of TMD Wealth Management LLC)

15333 N. Pima Road, Suite 200  
Scottsdale, AZ 85260  
(480) 284-7080  
[www.CuraFinAdvisors.com](http://www.CuraFinAdvisors.com)

## **FOR**

## **KATHERINE ARAGON**

Investment Advisor Representative

Personal CRD#: 5340374

This brochure supplement provides information about Katherine Aragon that supplements the CuraFin Advisors (“CuraFin”) brochure. You should have received a copy of that brochure. Please contact Susan Abbass at (602) 279-2020 if you did not receive CuraFin’s brochure or if you have any questions about the contents of this supplement.

Additional information about Katherine Aragon is also available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

The date of this Brochure Supplement is

**November 1, 2023**

## **Item 2. Educational Background and Business Experience**

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***Katherine Ann Aragon***

***CRD # 5340374***

***Year of Birth: 1978***

### **Education and Professional Designations:**

Regis University 2008 – 2011  
*Business Administration; Management, Bachelor of Science*

### **Professional Designations and Licenses:**

**Series 65 Uniform Investment Adviser Law Examination – Investment Adviser Representative (“IAR”)**

### **Business Background:**

TMD Wealth Management LLC Oct 2023 - Present  
Investment Adviser Representative

Creative Planning, LLC Oct 2021 – Oct 2023  
Investment Adviser Representative

Lockton Investment Services, LLC June 2021 – Dec 2021  
Account Manager

Lockton Companies LLC May 2021 – Dec 2021  
Account Manager

Lockton Investment Advisors, LLC June 2019 – Dec 2021  
Account Manager

Empower Retirement July 2019 – May 2021  
Plan Document Specialist

Stancorp Investment Advisers, Inc. Jan 2014 - Oct 2015  
Investment Adviser Representative

### **Item 3. Disciplinary Information**

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Katherine Aragon has not been involved in any activities resulting in a disciplinary disclosure.

### **Item 4. Other Business Activities**

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Ms. Aragon does not have an application pending to register as a broker-dealer, registered representative of a broker-dealer, futures commission merchant, a commodity pool operator, commodity trading advisor, or an associated person of the foregoing entities.

She is not actively engaged in any other business or occupation not described in response to Item 4 that result in a substantial source of Ms. Aragon's income or time.

Ms. Aragon does not receive commissions, bonuses or other compensation based on the sale of securities or other investment products.

### **5. Additional Compensation**

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Ms. Aragon does not receive any economic benefit from any person, company, or organization, other than TMD and CuraFin, in exchange for providing its clients advisory services through CuraFin.

### **Item 6. Supervision**

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Katherine Aragon's advisory activities are supervised by Shawn West, CuraFin's Senior ERISA Advisor. Mr. West may be contacted using the contact information provided on the cover page of this brochure supplement. Ms. Aragon adheres to all required regulations regarding the activities of an investment adviser representative and follows all policies and procedures outlined in the firm's policies and procedures manual, including the Code, and appropriate securities regulatory requirements.

TMD maintains a policies and procedures manual that is intended to assist its employees to comply with the applicable rules and regulations of the SEC, as well as to establish proper supervision of advisory activities.

Employees of TMD, CuraFin and their respective supervisors are required to read, understand and refer to the compliance manual for guidance regarding compliance and/or supervisory issues.

Each employee having managerial or supervisory responsibilities must:

- Be familiar with and understand the contents of the manual;
- Ensure that all employees are familiar with and understand this manual; and
- Ensure that any subsequent changes or additions to the manual are distributed to the appropriate staff.

Individuals employed by TMD and CuraFin participate in continuing education on an annual basis relative to ethical practices, client and account management, industry standards of care and loyalty and compliance.

**Part 2B of Form ADV**

**Item 1: Cover Page**

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**BROCHURE SUPPLEMENT OF**  
**TMD WEALTH MANAGEMENT, LLC**

15333 N. Pima Road, Suite 200  
Scottsdale, AZ 85260  
(602) 279-2020  
[www.TMDWealth.com](http://www.TMDWealth.com)

**FOR**  
**ERIC ANTHONY**

Investment Adviser Representative

Personal CRD#: 5836616

This brochure supplement provides information about Eric Anthony that supplements the TMD Wealth Management, LLC (“TMD”) brochure. You should have received a copy of that brochure. Please contact us at (602) 279-2020 if you did not receive TMD’s brochure or if you have any questions about the contents of this supplement.

Additional information about Eric Anthony is also available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

The date of this Brochure Supplement is

**March 27, 2023**



## Item 2. Educational Background and Business Experience

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**Eric Anthony**  
**CRD # 5836616**  
**Year of Birth: 1984**

### **Education and Professional Designations:**

|   |             |
|---|-------------|
| University of Phoenix<br><i>BS, Business Administration - Finance</i> | 2013 - 2016 |
|---|-------------|

### **Professional Designations and Licenses:**

**Certified Financial Planner (“CFP®”)**

**Chartered Financial Consultant (“ChFC®”)**

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### **Business Background:**

|   |                   |
|---|-------------------|
| TMD Wealth Management, LLC<br>Investment Adviser Representative               | 10/2020 - Present |
| One Charles Private Wealth Services, LLC<br>Investment Adviser Representative | 7/2019 – 09/2020  |
| Vanguard Advisors, Inc.   | 2016 – 7/2019     |
| Vanguard Marketing Corporation  | 2011 – 2016       |

## Item 3. Disciplinary Information

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Eric Anthony has not been involved in any activities resulting in a disciplinary disclosure.

## Item 4. Other Business Activities

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Mr. Anthony does not have an application pending to register as a broker-dealer, registered representative of a broker-dealer, futures commission merchant, a commodity pool operator, commodity trading advisor, or an associated person of the foregoing entities.

Mr. Anthony is not actively engaged in any other business or occupation not described in response to Item 4 that result in a substantial source of Mr. Anthony’s income or time.

Mr. Anthony does not receive commissions, bonuses or other compensation based on the sale of securities or other investment products.

## **Item 5. Additional Compensation**

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Mr. Anthony does not receive any economic benefit from any person, company, or organization, other than TMD, in exchange for providing its clients advisory services through TMD.

## **Item 6. Supervision**

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Eric Anthony's advisory activities are supervised by Todd M. Douma as Senior Wealth Advisor. Mr. Douma may be contacted using the contact information provided on the cover page of this brochure supplement. Mr. Anthony adheres to all required regulations regarding the activities of an investment adviser representative and follows all policies and procedures outlined in the firm's policies and procedures manual, including the Code, and appropriate securities regulatory requirements.

TMD maintains a policies and procedures manual that is intended to assist its employees to comply with the applicable rules and regulations of the SEC, as well as to establish proper supervision of advisory activities.

Employees of TMD and their supervisors are required to read, understand and refer to the compliance manual for guidance regarding compliance and/or supervisory issues.

Each employee having managerial or supervisory responsibilities must:

- Be familiar with and understand the contents of the manual;
- Ensure that all employees are familiar with and understand this manual; and
- Ensure that any subsequent changes or additions to the manual are distributed to the appropriate staff.

Individuals employed by TMD participate in continuing education on an annual basis relative to ethical practices, client and account management, industry standards of care and loyalty and compliance.

**BROCHURE SUPPLEMENT OF**  
**TMD WEALTH MANAGEMENT, LLC**

15333 N. Pima Road, Suite 200  
Scottsdale, AZ 85260  
(602) 279-2020  
[www.TMDWealth.com](http://www.TMDWealth.com)

**FOR**  
**TODD DOUMA**

Investment Adviser Representative and Supervisor

Personal CRD#: 2401333

This brochure supplement provides information about Todd Douma that supplements the TMD Wealth Management, LLC (“TMD”) brochure. You should have received a copy of that brochure. Please contact us at (602) 279-2020 if you did not receive TMD’s brochure or if you have any questions about the contents of this supplement.

Additional information about Todd Douma is also available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

The date of this Brochure Supplement is

**March 27, 2023**

## Item 2. Educational Background and Business Experience

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**Todd M. Douma**  
**CRD #2401333**  
**Year of Birth: 1969**

### **Education and Professional Designations:**

|   |             |
|---|-------------|
| Arizona State University<br><i>BS Finance</i> | 1989 – 1990 |
| University of Florida                         | 1987 – 1989 |

### **Professional Designations and Licenses:**

**Certified Financial Planner (“CFP<sup>®</sup>”)**

### **Business Background:**

|  |                   |
|--|-------------------|
| TMD Wealth Management, LLC<br>CEO, Senior Wealth Advisor & Investment Adviser Representative           | 10/2020 – Present |
| One Charles Private Wealth Services, LLC<br>Lead Advisor & Investment Adviser Representative           | 7/2019 – 09/2020  |
| TMD & Associates, Inc.<br>President, Chief Compliance Officer and<br>Investment Adviser Representative | 1994 – 6/2019     |

## Item 3. Disciplinary Information

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Todd Douma has not been involved in any activities resulting in a disciplinary disclosure.

## Item 4. Other Business Activities

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Mr. Douma does not have an application pending to register as a broker-dealer, registered representative of a broker-dealer, futures commission merchant, a commodity pool operator, commodity trading advisor, or an associated person of the foregoing entities.

Mr. Douma is licensed and registered with the insurance department of the State of Arizona. Less than one percent (1%) of his time is devoted to this activity.

Mr. Douma is a member of the DCM Targeted Alpha and Beacon Partners Fund advisory boards, for which he devotes less than two percent (2%) of his time towards this activity.

Mr. Douma is a member of the board for Buena Vista Health & Recovery, LLC, an operating entity associated with Healthcare Ventures of Arizona, LLC (HVA). In any given month, he may spend between 2% and 10% of his time towards this activity.

Mr. Douma is not actively engaged in any other business or occupation not described in response to Item 4 that result in a substantial source of Mr. Douma's income or time.

Mr. Douma does not receive any compensation for any of the afore-mentioned investment committee and board activity.

Mr. Douma does not receive commissions, bonuses or other compensation based on the sale of securities or other investment products.

## **Item 5. Additional Compensation**

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Mr. Douma is eligible for additional compensation from our indirect parent company, Focus Financial Partners, LLC (or one of its affiliates), depending on our annual revenues and/or earnings. This potential for increased compensation provides an incentive for Mr. Douma to encourage you to maintain and even increase the size of your investment account with us.

## **Item 6. Supervision**

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Todd Douma's advisory activities are supervised by Susan Abbass, Chief Compliance Officer. She may be contacted using the contact information provided on the cover page of this brochure supplement. Mr. Douma adheres to all required regulations regarding the activities of an investment adviser representative and follows all policies and procedures outlined in the firm's policies and procedures manual, including the Code, and appropriate securities regulatory requirements.

TMD maintains a policies and procedures manual that is intended to assist its employees to comply with the applicable rules and regulations of the SEC, as well as to establish proper supervision of advisory activities.

Employees of TMD and their supervisors are required to read, understand and refer to the firm's compliance manual for guidance regarding compliance and/or supervisory issues.

Each employee having managerial or supervisory responsibilities must:

- Be familiar with and understand the contents of the manual;
- Ensure that all employees are familiar with and understand this manual; and
- Ensure that any subsequent changes or additions to the manual are distributed to the appropriate staff.

Individuals employed by TMD participate in continuing education on an annual basis relative to ethical practices, client and account management, industry standards of care and loyalty and compliance.

**Part 2B of Form ADV**

**Item 1: Cover Page**

---

**BROCHURE SUPPLEMENT OF**

**TMD WEALTH MANAGEMENT, LLC**

15333 N. Pima Road, Suite 200  
Scottsdale, AZ 85260  
(602) 279-2020  
[www.TMDWealth.com](http://www.TMDWealth.com)

**FOR**

**DANTE PETERSON**

Investment Adviser Representative

Personal CRD#: 7471352

This brochure supplement provides information about Dante Peterson that supplements the TMD Wealth Management, LLC (“TMD”) brochure. You should have received a copy of that brochure. Please contact us at (602) 279-2020 if you did not receive TMD’s brochure or if you have any questions about the contents of this supplement.

Additional information about Dante Peterson is also available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

The date of this Brochure Supplement is

**March 27, 2023**

## Item 2. Educational Background and Business Experience

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**Dante Peterson**  
**CRD # 7471352**  
**Year of Birth: 2000**

### **Education and Professional Designations:**

|  |                   |
|--|-------------------|
| Arizona State University<br><i>Financial Planning, Bachelor of Arts Program</i><br>Magna Cum Laude | 08/2018 – 05/2022 |
|--|-------------------|

### **Professional Designations and Licenses:**

**Series 65 Uniform Investment Adviser Law Examination – Investment Advisor Representative (“IAR”)**

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### **Business Background:**

|   |                   |
|---|-------------------|
| TMD Wealth Management, LLC<br>Investment Adviser Representative | 01/2022 – Present |
| TMD Wealth Management, LLC<br>Intern                            | 06/2021 – 01/2022 |

## Item 3. Disciplinary Information

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Dante Peterson has not been involved in any activities resulting in a disciplinary disclosure.

## Item 4. Other Business Activities

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Mr. Peterson does not have an application pending to register as a broker-dealer, registered representative of a broker-dealer, futures commission merchant, a commodity pool operator, commodity trading advisor, or an associated person of the foregoing entities.

Mr. Peterson is not actively engaged in any other business or occupation not described in response to Item 4 that result in a substantial source of Mr. Peterson’s income or time.

Mr. Peterson does not receive commissions, bonuses or other compensation based on the sale of securities or other investment products.



## **Item 5. Additional Compensation**

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Mr. Peterson does not receive any economic benefit from any person, company, or organization, other than TMD, in exchange for providing its clients advisory services through TMD.

## **Item 6. Supervision**

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Mr. Peterson's advisory activities are supervised by Todd M. Douma as Senior Wealth Advisor. Mr. Douma may be contacted using the contact information provided on the cover page of this brochure supplement. Mr. Peterson adheres to all required regulations regarding the activities of an investment adviser representative and follows all policies and procedures outlined in the firm's policies and procedures manual, including the Code, and appropriate securities regulatory requirements.

TMD maintains a policies and procedures manual that is intended to assist its employees to comply with the applicable rules and regulations of the SEC, as well as to establish proper supervision of advisory activities.

Employees of TMD and their supervisors are required to read, understand and refer to the compliance manual for guidance regarding compliance and/or supervisory issues.

Each employee having managerial or supervisory responsibilities must:

- Be familiar with and understand the contents of the manual;
- Ensure that all employees are familiar with and understand this manual; and
- Ensure that any subsequent changes or additions to the manual are distributed to the appropriate staff.

Individuals employed by TMD participate in continuing education on an annual basis relative to ethical practices, client and account management, industry standards of care and loyalty and compliance.

**Part 2B of Form ADV**

**Item 1: Cover Page**

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**BROCHURE SUPPLEMENT OF**

**TMD WEALTH MANAGEMENT, LLC**

15333 N. Pima Road, Suite 200  
Scottsdale, AZ 85260  
(602) 279-2020  
www.TMDWealth.com

**FOR**

**MARK RIZVI**

Investment Adviser Representative

Personal CRD#: 6953734

This brochure supplement provides information about Mark Rizvi that supplements the TMD Wealth Management, LLC (“TMD”) brochure. You should have received a copy of that brochure. Please contact us at (602) 279-2020 if you did not receive TMD’s brochure or if you have any questions about the contents of this supplement.

Additional information about Mark Rizvi is also available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

The date of this Brochure Supplement is

**March 27, 2023**

## Item 2. Educational Background and Business Experience

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**Mark Rizvi**  
**CRD # 6953734**  
**Year of Birth: 1996**

### **Education and Professional Designations:**

|  |                   |
|--|-------------------|
| Texas Tech University<br><i>Bachelor of Science Program, Personal Financial Planning</i> | 08/2015 – 12/2018 |
|--|-------------------|

### **Professional Designations and Licenses:**

**Series 65 Uniform Investment Adviser Law Examination – Investment Advisor Representative (“IAR”)**

**Certified Financial Planner® (“CFP”)**

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### **Business Background:**

|   |                   |
|---|-------------------|
| TMD Wealth Management, LLC<br>Investment Adviser Representative | 06/2021 – Present |
| TFO Phoenix<br>Family Wealth Advisor                            | 01/2021 – 06/2021 |
| TFO Phoenix<br>Family Wealth Associate                          | 01/2019 – 01/2021 |
| BentOak Capital<br>Paraplanner Intern                           | 05/2018 – 12/2018 |

## Item 3. Disciplinary Information

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Mark Rizvi has not been involved in any activities resulting in a disciplinary disclosure.

## **Item 4. Other Business Activities**

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Mr. Rizvi does not have an application pending to register as a broker-dealer, registered representative of a broker-dealer, futures commission merchant, a commodity pool operator, commodity trading advisor, or an associated person of the foregoing entities.

From time to time, Mr. Rizvi may assist TMD clients with preparation of their tax returns. The service is not considered investment-related, nor is it conducted during business hours. The services provided and compensation received by Mr. Rizvi for this service are separate and distinct from any financial planning and portfolio management fees charged by TMD. Fees for these services will be negotiated by Mr. Rizvi. TMD does not share in these fees and clients are not obligated to utilize Mr. Rizvi's services for tax return preparation.

Mr. Rizvi is not actively engaged in any other business or occupation not described in response to this Item 4 that result in a substantial source of Mr. Rizvi's income or time.

Mr. Rizvi does not receive commissions, bonuses or other compensation based on the sale of securities or other investment products.

## **Item 5. Additional Compensation**

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Mr. Rizvi does not receive any economic benefit from any person, company, or organization, other than TMD, in exchange for providing its clients advisory services through TMD.

## **Item 6. Supervision**

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Mr. Rizvi's advisory activities are supervised by Todd M. Douma as Senior Wealth Advisor. Mr. Douma may be contacted using the contact information provided on the cover page of this brochure supplement. Mr. Rizvi adheres to all required regulations regarding the activities of an investment adviser representative and follows all policies and procedures outlined in the firm's policies and procedures manual, including the Code, and appropriate securities regulatory requirements.

TMD maintains a policies and procedures manual that is intended to assist its employees to comply with the applicable rules and regulations of the SEC, as well as to establish proper supervision of advisory activities.

Employees of TMD and their supervisors are required to read, understand and refer to the compliance manual for guidance regarding compliance and/or supervisory issues.

Each employee having managerial or supervisory responsibilities must:

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- Ensure that all employees are familiar with and understand this manual; and

- Ensure that any subsequent changes or additions to the manual are distributed to the appropriate staff.

Individuals employed by TMD participate in continuing education on an annual basis relative to ethical practices, client and account management, industry standards of care and loyalty and compliance.