

TRIUMPH WEALTH ADVISORS, INC.
Form ADV part 3 - CRS (Customer Relationship Summary)
March 29, 2024

Item 1: Introduction

Triumph Wealth Advisors, Inc. (Triumph Wealth Advisors or TWA) is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, so it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment adviser, and investing.

Item 2: Relationships and Services

What investment services and advice can you provide me?

We offer investment advisory services to investors and work with individuals, joint accounts, trusts and IRAs. TWA does not custody or take possession of your assets. We work with our clients (non-discretionary) to determine the securities or other assets to purchase or sell in their account; can request that checks be remitted to you at your address of record; and with their consent deduct advisory fees from their account(s).

We monitor accounts weekly, usually more frequently. TWA provide clients with tools to show account activity summary, time weighted returns, portfolio holdings, income & expenses, and realized gains & losses.

As a fiduciary, we are bound by law to act in our client's, best interest. TWA, unlike banks and brokerage firms, we do not sell insurance or financial products that charge a commission resulting in additional costs. Our firm provides fee-based investment services.

Meeting our fiduciary responsibility involves knowing your specific financial needs and goals as well as understanding your risk tolerance. To accomplish this, all clients are offered a free financial review.

For additional information, please see Form ADV, Part 2A brochure (Items 4 and 7 of Part 2A.)

Conversation Starters. Ask your financial professional—

- Given my financial situation, should I choose an investment advisory service? Why or why not?
- How will you choose investments to recommend to me?
- What is your relevant experience, including your licenses, education and other qualifications?

What do these qualifications mean?

Item 3: Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

Our fees vary depending on the services you receive. Asset based fees are computed as a percentage of the market value of assets under management as of the last day of each calendar month. Market value is based on trade date valuation and includes accrued interest. The rates on certain portfolios may be negotiable depending upon the size of the account and type of service. Fees for existing clients may be higher or lower than current posted rates. Fees are payable monthly in arrears. Our investment management services are continuous but may be terminated at any time by either party.

In an asset-based account you may incur brokerage commissions, transaction fees, and administrative charges imposed by custodians and broker-dealers who custody these assets.

We may occasionally use mutual funds or exchange-traded funds to fill specific portfolio needs. If we use these funds, you will incur the fund's management and administrative fees, plus our investment management fees.

We do not charge performance-based fees.

We offer hourly consulting for clients who only want advice at a maximum rate of \$200 an hour, financial plan design is charged based on the complexity of each case. All fees and charges are negotiable.

For additional information, please see Form ADV, Part 2A brochure, Item 5.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

Conversation Starter. Ask your financial professional—

- *Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?*

What are your legal obligations to me when acting as my investment adviser?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they affect the recommendations, we provide you. Here are some examples to help you understand what this means.

How else does your firm make money and what conflicts of interest do you have?

TWA benefits from the advisory fees and sub advisory fees from third part money managers. In either case, the amount of assets in your account affects our advisory fee; the more assets you have with TWA, the more you will pay us. We have an incentive to increase those assets.

Conversation Starter. Ask your financial professional—

- How might your conflicts of interest affect me, and how will you address them?

For additional information, please see Form ADV, Part 2A brochure.

How do your financial professionals make money?

We and our financial professionals benefit only from the advisory services we provide to you in the form of advisory fees we receive from you.

Item 4: Disciplinary History

Triumph Wealth Advisors, Inc. has not been subject to any disciplinary events by regulators nor is it a party to any legal events material to client evaluation of our advisory business. Yes, we have advisors with disclosures. Please visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation Starter. Ask your financial professional—

- As a financial professional, do you have any disciplinary history? For what type of conduct?

Item 5: Additional Information

For additional information about our services, please feel free to call your advisor or our office at (770) 924-9322 or email us at info@triumphadvisors.com. If you would like additional, up-to-date information or a copy of this disclosure, please call (770) 924-9322.

Conversation Starter. Ask your financial professional—

- Who is my primary contact person? Is he or she a representative of an investment-adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?