

**Gary Guentzel**  
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Mankato, MN 56001  
507-625-1778  
[www.efs-advisors.net](http://www.efs-advisors.net)

**Triad Advisors, LLC**  
**SEC File No. 801- 55518**  
**5155 Peachtree Parkway, Norcross GA 30092**  
**770-840-6042**  
**<http://www.triad-advisors.com>**

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**This brochure provides information about Gary Guentzel that supplements the Triad Advisors, LLC brochure. You should have received a copy of that brochure. Please contact Triad Advisors, LLC at (770) 840-6042 if you did not receive the brochure or if you have any questions about the contents of this supplement.**

**Additional information about Gary Guentzel is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

1/1/2018

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## **Item 2 - Educational and Business Experience**

Gary Guentzel  
Year of Birth: 1958

Education:

South Central College	Associates Degree	01/1978-01/1979
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Business Background:

Estate & Financial Services	Partner; Retirement, Investment & Estate Planner	01/2015-Present
Triad Advisors, LLC	Investment Adviser Representative	05/2013-Present
Discipline Advisors	Registered Representative	05/2013-12/2014
National Planning Corporation	Registered Representative	01/2000-01/2013

Professional Designations- Gary Guentzel presently holds the following professional designation:

**CLU-Chartered Life Underwriter**

To receive the CLU designation, you must successfully complete all courses in your selected program, pass the examinations, meet experience requirements and ethics standards, and agree to comply with The American College Code of Ethics and Procedures. Three years of full-time business experience is required for all Huebner School designations. The three-year period must be within the five years preceding the date of the award. Once the designation requirements are fulfilled, the designee must complete at least 30 continuing education credits every 2 years.

## **Item 3 - Disciplinary Information**

Registered Investment Advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice.

No information is applicable to this item.

## **Item 4 - Other Business Activities**

Gary Guentzel is a registered representative of Triad Advisors, LLC (“Triad”), Triad as broker-dealer and your Advisor will be compensated on the normal and customary commission schedule for general securities business. Clients should be aware that these services involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment advisor.

In the capacity as a registered representative, one may receive distribution or service (“trail”) fees from the sale of certain mutual funds (including money market funds pursuant to a 12(b)-1 distribution plan or other such plan as compensation for distribution or administrative services which are distributed from the fund’s total assets). These fee arrangements will be disclosed upon request of a client and are available in the applicable fund’s prospectus.

Gary Guentzel may also recommend that clients invest in securities issued in an initial public and/or secondary offerings (“new issues”) for which an affiliate, Ladenburg Thalmann & Co. Inc., (“LTCO”) acts as a manager, underwriter and/or a member of the selling group. The recommending of these security activities presents a

conflict of interest for several reasons. First, LTCO receives all or a portion of the gross spread – the difference between the price that the client pays for the security and the price that LTCO purchases the security for -- in connection with such sales. This gross spread is generally 7%, but may be higher or lower in connection with certain offerings. Your Advisor generally receives a portion of this compensation as a broker-dealer representative of Triad. In addition, LTCO has a substantial interest—both financial and with respect to its reputation—in assuring that the offering is successful by having a large number of the securities purchased. Finally, in connection with certain offerings, LTCO has an obligation to purchase and resell a certain number of securities. Thus, because of the affiliation with LTCO, your Advisor has incentives to recommend investments in these offerings for these reasons, rather than based on a client's needs. To address these conflicts, Triad has policies and procedures in place to make sure that securities in initial public offerings are recommended only to clients for whom they are suitable given the client's investment objectives and assets. In addition, clients are generally given transaction specific disclosure prior to the client's decision to invest in such securities.

Thus, Gary Guentzel will receive more compensation if the client purchases certain investments, such as mutual funds, private funds or new issues that pay fees to Triad. Clients may also open brokerage accounts with Triad, which are not Triad advisory accounts and would receive compensation in connection with trades executed in these accounts. Your Advisor has a conflict of interest and an incentive to recommend investment products based on the compensation received rather than on a client's needs.

Registered Investment Advisors are also required to disclose all material facts regarding any other business activities that would be material to your evaluation of each supervised person providing investment advice.

Gary Guentzel is also licensed to sell life and annuity insurance products through various insurance carriers, as well as your advisor will receive compensation for the sale of such products. Your Advisor may recommend the purchase of insurance products in connection with advisory services. Clients are under no obligation to purchase insurance products through any particular insurance agency or advisor. This license creates a potential conflict of interest because your Advisor will receive compensation in connection with the sale of insurance products when acting as insurance agent in connection with the sale. This compensation may vary depending on the product; more information about your Advisors compensation in connection with a particular product is available upon request.

Gary Guentzel is an investment adviser representative of Triad Advisors, LLC, a registered investment adviser. Gary Guentzel operates under Estate and Financial Services Advisors. Estate and Financial Services Advisors is not a separately registered investment adviser and is a business entity only providing support services to Gary Guentzel acting as an investment adviser representative of Triad Advisors, LLC. Checks for investment products should only be made payable to National Financial Services or directly to the product sponsor company. Investment checks should never be made payable to your investment adviser representative or his/her business entity. Furthermore, you should not make a personal loan to your investment adviser representative or invest in his/her business entity. Please contact Triad Advisors at 1-800-720-4003 if you have any questions.

## **Item 5 - Additional Compensation**

Other than the compensation described above Gary Guentzel does not receive an economic benefit for providing advisory services other than a portion of the advisory fees paid by clients.

## **Item 6 - Supervision**

Triad reviews the advisory activities of Gary Guentzel on an ongoing daily, monthly and quarterly basis. These reviews are triggered through the normal review of advisory business and may focus on: asset allocation, diversification, account suitability, concentration, trading activity and performance. These reviews are conducted primarily by members of the Triad Compliance Department. Mr. Bernard Breton, our Chief Compliance Officer at 770-840-6042, oversees the compliance program at Triad.

# Privacy Policy

Rev 01/2018

FACTS	WHAT DOES TRIAD ADVISORS DO WITH YOUR PERSONAL INFORMATION?	 Triad Advisors
<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing of your personal information. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully in order to better understand what we do.	
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security Number, Date of Birth, Address, contact information and Income</li> <li>• Assets and Investment Experience</li> <li>• Account Transactions and Retirement Assets</li> <li>• Tax Reporting and Investment Performance Information</li> </ul> <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>	
<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Triad Advisors chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Triad Advisors share?	Can you limit this sharing?
<b>For our everyday business purposes</b> To administer, manage and service customer accounts, process transactions and provide related services for your accounts, it is necessary for us to provide access to personal information within the Triad Advisors, LLC companies and to certain nonaffiliated companies. We may share your personal information:	Yes	No
<ul style="list-style-type: none"> <li>• To process your transactions, maintain your account(s), respond to court orders and legal investigations, report to credit bureaus, government entities and our outside auditors.</li> <li>• With third party administrators and vendors for the purposes of providing current and future information on your account (such as transaction history, tax information and performance reporting).</li> <li>• With affiliated and nonaffiliated entities that perform services for us or function on our behalf (such as check printing services, account aggregation providers, clearing broker-dealers, investment companies, and insurance companies)</li> </ul>		
<b>For our marketing purposes</b> To offer our products and services to you	Yes	No
<b>For our Affiliates to market to you</b>	Yes	No
<b>For nonaffiliates to market to you</b>	No	We don't share

<p><b>For joint marketing with other financial companies</b></p> <p>Federal and certain state laws give us the right to share your information with banks, credit unions, retirement plans and other financial companies with where a formal agreement exists between us and them to provide or market financial products or services to you. However, we will not share your information with these financial companies for marketing purposes if your financial advisor is not affiliated with them without your consent, but we may share information with these financial companies where necessary to service your accounts.</p>	Yes	No
<p><b>For clients of Independent registered representatives and investment advisors and Triad Advisors</b></p> <ul style="list-style-type: none"> <li>If your financial advisor terminates his or her relationship with us and moves to a New Firm, we or your financial advisor may disclose your personal information to the New Firm, unless you instruct us not to. If you do not want us or your financial advisor to disclose your personal information to the New Firm when your financial advisor terminates his or her relationship with us, you may request that we and your financial advisor limit the information that is shared with the New Firm.</li> <li>Your personal information may also be shared with certain entities that are owned, controlled by or affiliated with your financial advisor, such as an independent insurance agency, accounting firm or independent investment advisory firm.</li> <li>In the event your financial advisor (or his/her estate) agrees with an unaffiliated financial advisor to sell all or some portion of his/her securities, advisory or insurance business your personal information may be shared with the acquiring financial advisor and his/her New Firm.</li> </ul> <p>If your primary address is in a state that requires your affirmative consent to share your personal information with the New Firm (such as California, Massachusetts, Maine, New Mexico, North Dakota, or Vermont), then you must give your written consent before we will allow your financial advisor to take any of your personal information to that New Firm.</p>	Yes	Yes
<b>Who we are</b>		
<p><b>Who is providing this notice?</b></p>	<p>Triad Advisors, LLC a dually registered broker-dealer and registered investment adviser. Your financial advisor is a registered representative of Triad Advisors and we are required to provide this notice to inform you of how we collect, share and protect your personal information.</p>	
<b>What we do</b>		
<p><b>How does Triad Advisors protect my personal information?</b></p>	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include ongoing employee training, computer safeguards and secured files and buildings.</p>	
<p><b>How does Triad Advisors collect my personal information?</b></p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>Open an investment account or deposit money</li> <li>Seek advice about your investments</li> <li>Give us your account information or provide employment information</li> <li>Make a wire transfer</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies</p>	
<p><b>Why can't I limit all sharing?</b></p>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>Sharing for affiliates' everyday business purposes information about your creditworthiness</li> <li>Affiliates from using your information to market to you</li> <li>Sharing for non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit</p>	

	sharing
<b>Definitions</b>	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <p>Our affiliates include companies engaged in the financial services industry with Triad Advisors; financial companies such as Triad Hybrid Solutions, LLC., Ladenburg Thalmann &amp; Co. Inc., Ladenburg Thalmann Alternative Asset Mgmt, Ladenburg Thalmann Fund Management LLC., Premier Trust, Inc., Securities America Inc., Securities America Advisors, Inc., Securities America Financial Corporation, Arbor Point Advisors, LLC, Highland Capital Brokerage, Inc. KMS Financial Services, Inc., Securities Services Network Inc., SSN Advisory, Inc., Investacorp Inc. and Investacorp Advisory Services Inc.</p>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies</p> <ul style="list-style-type: none"> <li>• Triad Advisors does not share with nonaffiliates so they can market to you.</li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• Triad does not engage in joint marketing.</li> </ul>
<b>To limit our sharing</b>	<p>If you prefer that we not disclose your non-public personal information to persons or companies that are not Triad affiliates, you may opt out of those disclosures, except as to disclosures that are required or permitted by law. If you wish to opt out of any such disclosures of your non-public personal information, you may do so by completing the Non-public Personal Information Opt Out Form and returning it to us as instructed on the Form. Please contact us at the number below to receive a copy of our Opt Out Form.</p> <p>Please be aware, however, that we may not be able to service your needs as effectively if you opt out of information sharing. Depending on specific circumstances, we may need to close your account or cease performing certain services or cease effecting certain transactions for you if you do not allow us to share information with persons or companies whose assistance is critical. Your Triad Registered Representative or Investment Adviser Representative can discuss these matters with you as they relate to your specific circumstances.</p> <p>In addition Triad Advisors has signed the Protocol for Broker Recruiting ("Protocol") which allows the financial advisor servicing your account to take certain limited information in the event he/she leaves Triad Advisors and joins another firm which has also signed the protocol. The information your financial advisor can take is limited to your name, your address, your phone number, your email address and the title of your account. If you choose to Opt-Out Triad Advisors will notify your financial advisor of your decision to keep the information confidential and not let it be taken by your financial advisor to his/her new firm.</p>
<b>Questions?</b>	Triad Advisors, LLC, 5155 Peachtree Parkway, Bldg 300 Suite 3220, Norcross GA 30092. Call 1-800-720-4003 or go to <a href="http://www.triad-advisors.com">www.triad-advisors.com</a>

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## **Item 2 - Educational and Business Experience**

Matthew Brozik  
Year of Birth: 1986

Education:

University of MN - Duluth	BA in History & Philosophy	01/2005-01/2009
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Business Background:

Estate & Financial Services	Partner; Retirement, Investment, & Estate Planner	01/2015-Present
Triad Advisors, LLC	Investment Adviser Representative	01/2013-03/2014
Discipline Advisors	Advisor	01/2013-12/2014
Thrivent Financial for Lutherans	Financial Representative	08/2011-01/2013

## **Item 3 - Disciplinary Information**

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No information is applicable to this item.

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policies and procedures in place to make sure that securities in initial public offerings are recommended only to clients for whom they are suitable given the client's investment objectives and assets. In addition, clients are generally given transaction specific disclosure prior to the client's decision to invest in such securities.

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Matthew Brozik is also licensed to sell life and annuity insurance products through various insurance carriers, as well as your advisor will receive compensation for the sale of such products. Your Advisor may recommend the purchase of insurance products in connection with advisory services. Clients are under no obligation to purchase insurance products through any particular insurance agency or advisor. This license creates a potential conflict of interest because your Advisor will receive compensation in connection with the sale of insurance products when acting as insurance agent in connection with the sale. This compensation may vary depending on the product; more information about your Advisors compensation in connection with a particular product is available upon request.

Matthew Brozik is an investment adviser representative of Triad Advisors, LLC, a registered investment adviser. Matthew Brozik operates under Estate and Financial Services Advisors. Estate and Financial Services Advisors is not a separately registered investment adviser and is a business entity only providing support services to Matthew Brozik acting as an investment adviser representative of Triad Advisors, LLC. Checks for investment products should only be made payable to National Financial Services or directly to the product sponsor company. Investment checks should never be made payable to your investment adviser representative or his/her business entity. Furthermore, you should not make a personal loan to your investment adviser representative or invest in his/her business entity. Please contact Triad Advisors at 1-800-720-4003 if you have any questions.

## **Item 5 - Additional Compensation**

Other than the compensation described above Matthew Brozik does not receive an economic benefit for providing advisory services other than a portion of the advisory fees paid by clients.

## **Item 6 - Supervision**

Triad reviews the advisory activities of Matthew Brozik on an ongoing daily, monthly and quarterly basis. These reviews are triggered through the normal review of advisory business and may focus on: asset allocation, diversification, account suitability, concentration, trading activity and performance. These reviews are conducted primarily by the Triad Advisors Compliance Department. Mr. Bernard Breton, our Chief Compliance Officer at 770-840-6042, oversees the compliance program at Triad.

# Privacy Policy

Rev 01/2018

FACTS	WHAT DOES TRIAD ADVISORS DO WITH YOUR PERSONAL INFORMATION?	 Triad Advisors
<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing of your personal information. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully in order to better understand what we do.	
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security Number, Date of Birth, Address, contact information and Income</li> <li>• Assets and Investment Experience</li> <li>• Account Transactions and Retirement Assets</li> <li>• Tax Reporting and Investment Performance Information</li> </ul> <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>	
<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Triad Advisors chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Triad Advisors share?	Can you limit this sharing?
<b>For our everyday business purposes</b> To administer, manage and service customer accounts, process transactions and provide related services for your accounts, it is necessary for us to provide access to personal information within the Triad Advisors, LLC companies and to certain nonaffiliated companies. We may share your personal information: <ul style="list-style-type: none"> <li>• To process your transactions, maintain your account(s), respond to court orders and legal investigations, report to credit bureaus, government entities and our outside auditors.</li> <li>• With third party administrators and vendors for the purposes of providing current and future information on your account (such as transaction history, tax information and performance reporting).</li> <li>• With affiliated and nonaffiliated entities that perform services for us or function on our behalf (such as check printing services, account aggregation providers, clearing broker-dealers, investment companies, and insurance companies)</li> </ul>	Yes	No
<b>For our marketing purposes</b> To offer our products and services to you	Yes	No
<b>For our Affiliates to market to you</b>	Yes	No
<b>For nonaffiliates to market to you</b>	No	We don't share

<p><b>For joint marketing with other financial companies</b></p> <p>Federal and certain state laws give us the right to share your information with banks, credit unions, retirement plans and other financial companies with where a formal agreement exists between us and them to provide or market financial products or services to you. However, we will not share your information with these financial companies for marketing purposes if your financial advisor is not affiliated with them without your consent, but we may share information with these financial companies where necessary to service your accounts.</p>	Yes	No
<p><b>For clients of Independent registered representatives and investment advisors and Triad Advisors</b></p> <ul style="list-style-type: none"> <li>If your financial advisor terminates his or her relationship with us and moves to a New Firm, we or your financial advisor may disclose your personal information to the New Firm, unless you instruct us not to. If you do not want us or your financial advisor to disclose your personal information to the New Firm when your financial advisor terminates his or her relationship with us, you may request that we and your financial advisor limit the information that is shared with the New Firm.</li> <li>Your personal information may also be shared with certain entities that are owned, controlled by or affiliated with your financial advisor, such as an independent insurance agency, accounting firm or independent investment advisory firm.</li> <li>In the event your financial advisor (or his/her estate) agrees with an unaffiliated financial advisor to sell all or some portion of his/her securities, advisory or insurance business your personal information may be shared with the acquiring financial advisor and his/her New Firm.</li> </ul> <p>If your primary address is in a state that requires your affirmative consent to share your personal information with the New Firm (such as California, Massachusetts, Maine, New Mexico, North Dakota, or Vermont), then you must give your written consent before we will allow your financial advisor to take any of your personal information to that New Firm.</p>	Yes	Yes
<b>Who we are</b>		
<p><b>Who is providing this notice?</b></p>	<p>Triad Advisors, LLC a dually registered broker-dealer and registered investment adviser. Your financial advisor is a registered representative of Triad Advisors and we are required to provide this notice to inform you of how we collect, share and protect your personal information.</p>	
<b>What we do</b>		
<p><b>How does Triad Advisors protect my personal information?</b></p>	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include ongoing employee training, computer safeguards and secured files and buildings.</p>	
<p><b>How does Triad Advisors collect my personal information?</b></p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>Open an investment account or deposit money</li> <li>Seek advice about your investments</li> <li>Give us your account information or provide employment information</li> <li>Make a wire transfer</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies</p>	
<p><b>Why can't I limit all sharing?</b></p>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>Sharing for affiliates' everyday business purposes information about your creditworthiness</li> <li>Affiliates from using your information to market to you</li> <li>Sharing for non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit</p>	

	sharing
<b>Definitions</b>	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <p>Our affiliates include companies engaged in the financial services industry with Triad Advisors; financial companies such as Triad Hybrid Solutions, LLC., Ladenburg Thalmann &amp; Co. Inc., Ladenburg Thalmann Alternative Asset Mgmt, Ladenburg Thalmann Fund Management LLC., Premier Trust, Inc., Securities America Inc., Securities America Advisors, Inc., Securities America Financial Corporation, Arbor Point Advisors, LLC, Highland Capital Brokerage, Inc. KMS Financial Services, Inc., Securities Services Network Inc., SSN Advisory, Inc., Investacorp Inc. and Investacorp Advisory Services Inc.</p>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies</p> <ul style="list-style-type: none"> <li>• Triad Advisors does not share with nonaffiliates so they can market to you.</li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• Triad does not engage in joint marketing.</li> </ul>
<b>To limit our sharing</b>	<p>If you prefer that we not disclose your non-public personal information to persons or companies that are not Triad affiliates, you may opt out of those disclosures, except as to disclosures that are required or permitted by law. If you wish to opt out of any such disclosures of your non-public personal information, you may do so by completing the Non-public Personal Information Opt Out Form and returning it to us as instructed on the Form. Please contact us at the number below to receive a copy of our Opt Out Form.</p> <p>Please be aware, however, that we may not be able to service your needs as effectively if you opt out of information sharing. Depending on specific circumstances, we may need to close your account or cease performing certain services or cease effecting certain transactions for you if you do not allow us to share information with persons or companies whose assistance is critical. Your Triad Registered Representative or Investment Adviser Representative can discuss these matters with you as they relate to your specific circumstances.</p> <p>In addition Triad Advisors has signed the Protocol for Broker Recruiting ("Protocol") which allows the financial advisor servicing your account to take certain limited information in the event he/she leaves Triad Advisors and joins another firm which has also signed the protocol. The information your financial advisor can take is limited to your name, your address, your phone number, your email address and the title of your account. If you choose to Opt-Out Triad Advisors will notify your financial advisor of your decision to keep the information confidential and not let it be taken by your financial advisor to his/her new firm.</p>
<b>Questions?</b>	Triad Advisors, LLC, 5155 Peachtree Parkway, Bldg 300 Suite 3220, Norcross GA 30092. Call 1-800-720-4003 or go to <a href="http://www.triad-advisors.com">www.triad-advisors.com</a>