

## **CLIENT UNDERSTANDING FOR SERVICES OFFERED BY YOUR REGISTERED REPRESENTATIVE/ADVISOR**

Triad wants clients to understand the following: 1) Your Registered Representative/Advisor named is an independent agent who does not work exclusively for Triad Advisors, Inc., and 2) Your Registered Representative/Advisor may provide services on behalf of businesses other than those related or associated with Triad Advisors, Inc.

## **REVENUE SHARING**

Triad Advisors, Inc. offers a wide variety of products and services. Through the selling of those products and services Triad may receive revenue sharing payments from the various Product Sponsors it does business with. Triad believes it is important that you are aware of this arrangement when you and your Registered Representatives/Advisor discuss investment choices. Revenue share varies from product to product and Sponsor to Sponsor. The revenue that Triad receives from these Sponsors varies and can be a flat fee, payment based on sales, or based on assets under management.

It is important to understand that none of the revenue sharing received by Triad is paid or directed to any Registered Representatives/Advisor who sells these products. Triad Registered Representatives/Advisors do not receive a greater or lesser commission for sales of these products for which Triad receives revenue sharing. Triad's Registered Representatives/Advisors receive no direct increase or change in compensation from selling one product over another. Revenue sharing is used by Triad for marketing and educational activities. (If you would like to know if a certain product pays revenue share, Triad can provide that upon request.)

## **CUSTOMER INFORMATION**

### **Important Information You Need to Know About Opening A New Account**

#### **Customer Identification Program Notice**

To help the government fight the funding of terrorism and money laundering activities, federal law requires financial institutions to obtain, verify, and record information that identifies each person who opens an account.

This Notice answers some questions you may have about Triad's Customer Identification Program.

#### **What types of information will I need to provide?**

When you open an account, Triad is required to collect information such as the following from you:

- Your name
- Date of birth
- Address
- Identification number:
  - U.S. Citizen: taxpayer identification number (social security number or employer identification number)
  - Non-U.S. Citizen: taxpayer identification number, passport number, and country of issuance, alien identification card number, or government-issued identification showing nationality, residence, and a photograph of you.

You may also need to show your driver's license or other identifying documents.

A corporation, partnership, trust or other legal entity may need to provide other information, such as its principal place of business, local office, employer identification number, certified articles of incorporation, government-issued business license, a partnership agreement, or a trust agreement.

U.S. Department of the Treasury, Securities and Exchange Commission, NASD, and New York Stock Exchange rules already require you to provide most of this information. These rules also may require you to provide additional information, such as your net worth, annual income, occupation, employment information, investment experience and objectives, and risk tolerance.

#### **What happens if I don't provide the information requested or my identity can't be verified?**

Triad Advisors may not be able to open an account or carry out transactions for you. If Triad Advisors has already opened an account for you, it may be forced to close it. Triad Advisors will not be responsible for any losses or damages (including but not limited to lost opportunity) resulting from any failure to provide this information, or from any restriction placed upon, or closing of the account.

*Triad Advisors, Inc. thanks you for your patience and we hope that you will support our efforts to deny terrorists and money launderers access to America's financial system.*