

# Traphagen Investment Advisors, LLC

234 Kinderkamack Road

Oradell, NJ 07649

201-262-1040

[www.tfgllc.com](http://www.tfgllc.com)

January 2023

This Brochure provides information about the qualifications and business practices of Traphagen Investment Advisors LLC. If you have any questions about the contents of this Brochure, please contact us at 201-262-1040 and /or [info@tfgllc.com](mailto:info@tfgllc.com). The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Traphagen Investment Advisors LLC is a registered investment adviser. Registration of an Investment Adviser does not imply any level of skill or training. The oral and written communications of an Adviser provide you with information about which you determine to hire or retain an Adviser.

Additional information about Traphagen Investment Advisors LLC also is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Item 2 – Material Changes**

There have been no material changes to this document, amended January 2023, from our previous document which was issued as of January 2022 other than updating certain information as needed.

Our complete current Brochure may be requested by contacting V. Peter Traphagen Jr. at (201) 262-1040 or [info@tfgllc.com](mailto:info@tfgllc.com). Our Brochure is also available free of charge on our web site [www.tfgllc.com](http://www.tfgllc.com).

Additional information about Traphagen Investment Advisors LLC is also available via the SEC's web site: [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The SEC's web site provides information about any persons affiliated with Traphagen Investment Advisors LLC who are registered, or are required to be registered, as investment adviser representatives of Traphagen Investment Advisors LLC.

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#### Item 4 – Advisory Business

Traphagen Investment Advisors, LLC has been providing investment supervisory services since 1997. We encourage those involved in making investment decisions to be a CFP (Certified Financial Planner) or CPA/PFS (Certified Public Accountant/Personal Financial Specialist).

The Managing Director of the company is:

V. Peter Traphagen Jr.

DOB: 1967

Education: BA Accounting/Minor Economics, Lycoming College

Experience: Traphagen & Traphagen CPAs 1990 – 1997  
Traphagen Investment Advisors LLC 1997 – present

Professional Designations: CPA, PFS, AEP, CFP

**Investment Advisors Services:** We offer advice on the following (but not limited to): Equity securities – exchange listed and over the counter, Corporate debt securities and structured notes, Commercial paper, Certificates of deposit, Municipal securities, Investment company securities – variable life insurance, variable annuities, mutual fund shares, Exchange traded funds and notes, United States government securities, Options contracts on securities, and Interests in partnerships investing in real estate, businesses, debt and oil and gas interests.

Our regulatory assets under management as of December 31, 2022 were \$1,152,000,000. Of that amount, \$23,000,000 were held in non-discretionary 401k accounts.

**Retirement Plan Services:** We also provide services to assist plan sponsors, trustees, and administrators to meet fiduciary responsibilities under the Employee Retirement Income Security Act of 1974 (“ERISA”), which may include the following:

- Participant Education – We may provide group meetings or individual participant meetings to help participants achieve better financial understanding.
- Monitoring – We may establish and manage a process to select, de-select, and monitor investments offered to plan participants. We may evaluate the plan’s current offerings by benchmarking the investment return, risk, and expenses to its peers and relative indices, by providing an assessment of asset class overlap or gaps, and by evaluating overall investment offerings to the plan.
- Trustee and Investment Committee Meetings – We may meet with the plan’s sponsor or administrator to document the performance of the plans investments and to make any recommendations that may be appropriate for changes.

- Discretionary Model Management – We may develop and manage portfolios designed to meet specific risk and return characteristics. These models will be comprised mainly of investments offered to plan participants. We may also serve as the advisor on these models in an advisory arrangement under ERISA §3(21) and ERISA §3(38) as described below.

### **Retirement Plan Consulting Services Under ERISA §3(21)**

Traphagen Investment Advisors, LLC provides retirement plan consulting services under ERISA §3(21). In this capacity, we assist sponsors of self-directed retirement plans with the selection and/or monitoring of investment alternatives from which plan participants choose in self-directing the investment for their individual plan retirement accounts. The plan sponsor or administrator ultimately decides whether and how to implement these recommendations. To the extent requested by the plan sponsor, we will also provide participant education designed to assist participants in identifying the appropriate investment strategy for their retirement plan accounts. The plan participants are responsible for any individual investments selections made under the plan. When providing services under ERISA §3(21), we do not exercise discretionary authority or control of plan assets or administration of the plan.

### **Retirement Plan Investment Management Services Under ERISA §3(38)**

For the purposes of ERISA §3(38), we may serve as the “investment manager” that exercises discretionary authority to select, monitor, and replace the investment options in the plan platform, as well as the provision of model portfolios developed for the plan from which the plan participants are responsible to individually select. For non-self-directed retirement plans, we may also have discretion to purchase and sell securities within the plan’s portfolio without having to obtain the plan sponsor or administrator’s permission to execute transactions.

### **eMoney Advisor Platform**

Traphagen Investment Advisors, LLC may provide its clients with access to an online platform hosted by “eMoney Advisor” (“eMoney”). The eMoney platform allows a client to view their complete asset allocation, including those assets that Traphagen Investment Advisors, LLC does not manage (Excluded Assets). Traphagen Investment Advisors, LLC does not provide investment management, monitoring, or implementation services for the Excluded Assets.

The client and/or any other appointed advisor that maintains management authority over the Excluded Assets, and not Traphagen Investment Advisors, LLC, shall be exclusively responsible for such investment performance. The eMoney platform also provides access to other types of information, including financial planning concepts, which should not in any manner whatsoever be construed as services, advice, or recommendations provided by Traphagen Investment Advisors, LLC. Traphagen Investment Advisors, LLC shall not be held responsible for any adverse results a client may experience if the client engages in financial planning or other functions available on the eMoney platform without our assistance or oversight.

## Trade Error Policy

Traphagen Investment Advisors, LLC shall reimburse accounts for losses resulting from our trade errors, however if errors result in market gains, the net gains will be sent to a registered charity. The gains and losses are reconciled within Traphagen Investment Advisors, LLC's custodial firm error account. For accounts held at Fidelity Investments, they provide Traphagen Investment Advisors LLC the opportunity to name a charity of our choice. Our current charity is Share USA, a 501(c)(3) non-profit which was established to assist those in need of medical or financial aid. 100% of all donations support the charity recipients. Certain employees of the firm and family members serve on the board of the charity as non-compensated board members, and therefore may be viewed as a possible conflict of interest.

## Item 5 – Fees and Compensation

Traphagen Investment Advisors, LLC negotiable annual investment advisory fee is generally based on a percentage (%) of the market value and type of assets placed under our management or advisement on a tiered basis as follows:

<u>Assets Managed</u>		<u>Annual Fee</u>
-0-	to \$100,000	1.50% of assets under management
The next \$200,000	to \$300,000	1.25% of assets under management
The next \$400,000	to \$700,000	1.00% of assets under management
The next \$1,300,000	to \$2,000,000	0.75% of assets under management
The next \$8,000,000	to \$10,000,000	0.50% of assets under management
Assets above \$10,000,000		0.40% of assets under management

This service provides for individual management of the account including the placing of orders, at least annual investment reports and meetings as required. Fees are payable quarterly in arrears. The fee will be based on the market value of the invested assets in the account(s) as of the last day of each calendar quarter. The fee is equal to one fourth (1/4) the annual rate. In the event of cancellation, the advisor will pro-rate the fee through the date of cancellation.

In computing the market value of a security in the account, each security on a national exchange shall be valued, as of the valuation date, at the closing share price on the principal exchanged on which it is traded. Any other security in the account shall be valued in a manner determined, in good faith, to reflect the fair market value.

Assets invested in shares of mutual funds or other investment companies including private investments, partnerships, and other entities will be included in calculating the value of the account for purposes of computing the Advisor's fee and the same assets will also be subject to additional fees and expenses, as set forth in the prospectuses of those funds, paid by the funds but ultimately borne by the investor. Accounts using margin will have the fee calculated on the gross value of the invested portfolio.

Fee-For-Service Financial Planning provides advice about securities, preparation of asset allocation schedules, tax planning, estate planning, budgeting, and insurance planning. Based on the level of service requested, we will prepare comprehensive plans or segmented plans.

#### Basic Fee Schedule:

Fees are based on the number of hours spent to develop and deliver the plan. Hourly rates are \$150 to \$475 per hour, depending on personnel involved in plan development.

#### Payment Schedule:

A 50% (of the estimated cost plan) good faith deposit is required at the beginning of the plan. The balance is due and payable 48 hours from the completion of the plan, unless prior arrangements have been made. All fees are subject to negotiation.

The specific manner in which fees are charged by Traphagen Investment Advisors LLC is established in a client's written agreement with Traphagen Investment Advisors LLC. Traphagen Investment Advisors LLC will generally bill its fees on a quarterly basis in arrears each calendar quarter for its investment management services. Clients authorize Traphagen Investment Advisors LLC to directly debit fees from client accounts. Management fees shall not be prorated for each capital contribution and withdrawal made during the applicable calendar quarter. Accounts initiated or terminated during a calendar quarter will be charged a prorated fee. Upon termination of any account, any prepaid, unearned fees will be promptly refunded, and any earned, unpaid fees will be due and payable.

Traphagen Investment Advisors LLC's fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which shall be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, third party investment and other third parties such as fees charged by managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees and commissions are exclusive of and in addition to Traphagen Investment Advisors LLC's fee, and Traphagen Investment Advisors LLC shall not receive any portion of these commissions, fees, and costs.

Neither Traphagen Investment Advisors, LLC, nor its representatives accept compensation from the sale of securities or other investment products.

Item 12 further describes the factors that Traphagen Investment Advisors LLC considers in selecting or recommending broker-dealers for client transactions and determining the reasonableness of their compensation (e.g., commissions).

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

Traphagen Investment Advisors LLC does not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client).

## **Item 7 – Types of Clients**

Traphagen Investment Advisors LLC provides portfolio management services to individuals, high net worth individuals, businesses, partnerships and LLC's, corporate pension and profit-sharing plans, charitable institutions, foundations, endowments, trust programs, and other U.S. and international institutions.

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

Traphagen Investment Advisors LLC security analysis methods include fundamental and technical analysis. The main sources of our information are financial newspapers, periodicals and electronic or web based news services, research material prepared by others, corporate rating services, company press releases, and annual reports, prospectuses, and filings with the Securities and Exchange Commission.

- Fundamental – analysis performed on historical and present data, with the goal of making financial forecasts
- Technical – analysis performed on historical and present data, focusing on prices and trade volume, to forecast the direction of prices

Investment Risk – The client needs to be aware that investing in securities involves risk of loss that the client should be prepared to bear.

## **Item 9 – Disciplinary Information**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Traphagen Investment Advisors LLC or the integrity of Traphagen Investment Advisors LLC's management. Traphagen Investment Advisors LLC has not been the subject of any disciplinary actions.

## **Item 10 – Other Financial Industry Activities and Affiliations**

Other Activities of the officers

V. Peter Traphagen Jr.: 30% Income and Estate Tax Planning  
70% Financial Planning and Management Advisory



Effective November 2007, the firm is also doing business as (DBA) Traphagen Financial Group. Accounting Firm: Traphagen & Traphagen CPAs, Traphagen CPAs Inc.

## **Item 11 – Code of Ethics**

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

Traphagen Investment Advisors LLC anticipates that, in appropriate circumstances, consistent with clients' investment objectives, it will cause accounts over which Traphagen Investment Advisors LLC has management authority to effect, and will recommend to investment advisory clients or prospective clients, the purchase or sale of securities in which Traphagen Investment Advisors LLC, its affiliates and/or clients, directly or indirectly, have a position of interest. Traphagen Investment Advisors LLC's employees and persons associated with Traphagen Investment Advisors LLC are required to follow Traphagen Investment Advisors LLC's Code of Ethics. Subject to satisfying this policy and applicable laws, officers, directors and employees of Traphagen Investment Advisors LLC and its affiliates may trade for their own accounts in securities which are recommended to and/or purchased for Traphagen Investment Advisors LLC's clients.

The Code of Ethics is designed to assure that the personal securities transactions, activities and interests of the employees and supervised persons of Traphagen Investment Advisors LLC will not interfere with (i) making decisions in the best interest of advisory clients and (ii) implementing such decisions while, at the same time, allowing employees to invest for their own accounts. Under the Code certain classes of securities have been designated as exempt transactions, based upon a determination that these would materially not interfere with the best interest of Traphagen Investment Advisors LLC's clients. In addition, the Code requires pre-clearance of many transactions, and restricts trading in close proximity to client trading activity. Nonetheless, because the Code of Ethics in some circumstances would permit employees to invest in the same securities as clients, there is a possibility that employees might benefit from market activity by a client in a security held by an employee. Employee trading is continually monitored under the Code of Ethics, to reasonably prevent conflicts of interest between Traphagen Investment Advisors LLC and its clients.

Certain affiliated accounts may trade in the same securities with client accounts on an aggregated basis when consistent with Traphagen Investment Advisors LLC's obligation of best execution. In such circumstances, the affiliated and client accounts will share commission costs equally and receive securities at a total average price. Traphagen Investment Advisors LLC will retain records of the trade order (specifying each participating account) and its allocation, which will be completed prior to the entry of the aggregated order. Completed orders will be allocated as specified in the initial trade order. Partially filled orders will be allocated on a pro rata basis. Any exceptions will be explained on the Order. Traphagen Investment Advisors LLC's clients or prospective clients may request a copy of the firm's Code of Ethics by contacting V. Peter Traphagen Jr.

It is Traphagen Investment Advisors LLC's policy that the firm will not affect any principal or agency cross securities transactions for client accounts. Traphagen Investment Advisors LLC will also not cross trades between client accounts. Principal transactions are generally defined as transactions where an adviser, acting as principal for its own account or the account of an affiliated broker-dealer, buys from or sells any security to any advisory client. A principal transaction may also be deemed to have occurred if a security is crossed between an affiliated hedge fund and another client account. An agency cross transaction is defined as a transaction where a person acts as an investment adviser in relation to a transaction in which the investment adviser, or any person controlled by or under common control with the investment adviser, acts as broker for both the advisory client and for another person on the other side of the transaction. Agency cross transactions may arise where an adviser is dually registered as a broker-dealer or has an affiliated broker-dealer.

## **Item 12 – Brokerage Practices**

Traphagen Investment Advisors has complete trading discretion to buy, sell or otherwise trade securities or other investments without discussing the transactions in advance with the client. Traphagen Investment Advisors has discretion to select the broker dealer to execute transactions for the account and to negotiate and determine and commission rates to be paid for such transactions. The Advisor will use its best efforts to have transactions executed at prices that are advantageous to the Client and commissions that are reasonable in relation to the benefits received. Any limitations on this authority must be clearly defined in the contract.

Traphagen Investment Advisors will provide to each client and prospective client a copy of the firm's ADV, Part II, along with our Privacy Policy.

When selecting brokers to execute trades, Traphagen Investment Advisors recommends those broker dealers which in its best judgment provide prompt and reliable executions and service at reasonable rates. While cost is an important factor in the decision, there are several other considerations, including but not limited to the security traded, the size of the transaction, the complexity of the order, and the timing of the transaction.

It is our recommendation that Fidelity Brokerage Services, LLC and Charles Schwab & Co, Inc. provide these services. Traphagen Investment Advisors may combine of "batch" a purchase to buy or sell the same security for several clients to obtain the best execution, to negotiate more favorable commission rates, or to allocate equity among Advisory clients. Under this procedure, transaction costs will be averaged proportionately to the purchase and sale orders placed for each client account on any given day. It is possible, however, that clients could pay a higher commission through Fidelity Investments Advisor Group or Charles Schwab & Co., Inc. than through another broker.

Both Fidelity Brokerage Services, LLC and Charles Schwab & Co., Inc provide Traphagen Investment Advisors, LLC with access to their institutional trading and operational services, which are typically not available to retail investors. These services generally are available to independent investment advisors at no charge, and include research, brokerage, custody, access to mutual funds and waived front end fee funds and other investments that are otherwise only available to institutional investors or would require a significantly higher minimum initial investment. Other products provided that benefit the advisor, but may not directly benefit the client include software and other technology that provide access to client account data, facilitate payment of advisor fees from client accounts, and assist with back office support, recordkeeping and client reporting.

### **Item 13 – Review of Accounts**

Accounts are reviewed on either a monthly, quarterly, semi-annual or annual basis depending on the level and frequency of service required by the client.

Triggering Factors:

Rebalancing of the portfolio, significant changes in personal circumstances, tax harvesting, major movements up or down in the market. Changes in tax laws may also trigger more frequent reviews.

Reviewers hold one or more of the following designations: CPA, PFS, CFP, AEP, CFA, CAIA, CRPS.

Clients have 24 hour access to their accounts and transaction confirmations are sent immediately by either electronic access if the client has established that, or by postal service. The custodian (Fidelity or Schwab) provides monthly account statements.

### **Item 14 – Client Referrals and Other Compensation**

While we welcome client referrals, Traphagen Investment Advisors LLC does not provide any compensation for these referrals. Traphagen Investment Advisors LLC does not have any arrangements, either oral or in writing in which we are paid cash or receive any economic benefit from a non-client in connection with giving advice to clients. We do not directly or indirectly compensate any person for client referrals.

Traphagen Investment Advisors, LLC receives economic benefits from our custodians (Fidelity and Schwab) including support services and/or products without cost (and/or at a discount). However, our clients do not pay more for investment transactions as a result of this arrangement.

## **Item 15 – Custody**

A monthly/quarterly brokerage statement listing the fair market value of the assets and all transactions for the period will be provided to the client by the custodian of the client assets. A quarterly, semi-annual, or annual summary on the status of the client's investments will be provided depending on the level of service the client has contracted for. This may include a report on current investment assets with market value and estimated total return on investment. This report may be in summary format or a detailed format depending on the client's service.

Traphagen Investment Advisors LLC urges you to carefully review such statements and compare such official custodial records to the account statements that we may provide to you. Our statements may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

## **Item 16 – Investment Discretion**

Traphagen Investment Advisors LLC usually receives discretionary authority from the client at the outset of an advisory relationship to select the identity and amount of securities to be bought or sold. In all cases, such discretion is to be exercised in a manner consistent with the stated investment objectives and risk profiles that have been determined for the particular client account.

When selecting securities and determining amounts, Traphagen Investment Advisors LLC observes the investment policies, limitations and restrictions of the clients for which it advises. For registered investment companies, Traphagen Investment Advisors LLC's authority to trade securities may also be limited by certain federal securities and tax laws that require diversification of investments and favor the holding of investments once made.

Investment guidelines and restrictions must be provided to Traphagen Investment Advisors LLC in writing.

## **Item 17 – Voting Client Securities**

As a matter of firm policy and practice, Traphagen Investment Advisors LLC does not have any authority to and does not vote proxies on behalf of advisory clients. Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in client portfolios. Traphagen Investment Advisors LLC will not provide advice to clients regarding the clients' voting of proxies. If the Investment Account is for a pension or other employee benefit plan governed by ERISA, the right to vote such proxies will be done by the plan's trustees or named fiduciary.

## **Item 18 – Financial Information**

Registered investment advisers are required in this Item to provide you with certain financial information or disclosures about Traphagen Investment Advisors LLC's financial condition. Traphagen Investment Advisors LLC has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients, and has not been the subject of a bankruptcy proceeding.

## **V. Peter Traphagen Sr, CPA, PFS, AEP, CFP**

Traphagen Investment Advisors LLC  
234 Kinderkamack Road  
Oradell, NJ 07649  
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January 2023

This brochure supplement provides information about V. Peter Traphagen Sr. that supplements the Traphagen Investment Advisors, LLC Brochure. Please contact V. Peter Traphagen Jr if you have any questions about the contents of this supplement. Additional information about V. Peter Traphagen Sr. is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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

V. Peter Traphagen Sr.

DOB: 1944

Education: BS Accounting, Fairleigh Dickenson University

Experience:

CPA, Arthur Anderson, LLP 1966-1969

CPA, Traphagen & Traphagen CPAs, 1970-1997

CPA, PFS, AP, CFP, Traphagen Investment Advisors, LLC, 1997 to present

### **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**

V. Peter Traphagen Sr is a partner of Traphagen CPAs and Wealth Advisors, LLC.

### **Item 5 – Additional Compensation**

No information is applicable to this item

### **Item 6 – Supervision**

V. Peter Traphagen Sr. is under the supervision of V. Peter Traphagen Jr, CPA, PFS, CFP, AEP and Chief Compliance Officer of the firm.

## **Eric D. Mancini, CFA, CFP, CAIA**

Traphagen Investment Advisors LLC  
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January 2023

This brochure supplement provides information about Eric D. Mancini that supplements the Traphagen Investment Advisors, LLC Brochure. Please contact V. Peter Traphagen Jr if you have any questions about the contents of this supplement. Additional information about Eric D. Mancini is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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

Eric D. Mancini

DOB: 1979

Education: BS Economics, Penn State University

Experience:

CFP, Traphagen Investment Advisors LLC, 2009 to present  
CAIA, Traphagen Investment Advisors LLC, 2016 to present  
CFA, Traphagen Investment Advisors, LLC, 2018 to present  
Financial Analyst, Brinton Eaton, 2008-2009  
Financial Planner, BLS Advisors, 2006-2007

### **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**

Eric D. Mancini is a senior financial writer for Benzinga.com.

### **Item 5 – Additional Compensation**

No information is applicable to this item

### **Item 6 – Supervision**

Eric D. Mancini is under the supervision of V. Peter Traphagen Jr, CPA, PFS, CFP, AEP and Chief Compliance Officer of the firm.

## **Jeffrey S. Hanson, CPA, PFS, AEP, CFP**

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This brochure supplement provides information about Jeffrey S. Hanson that supplements the Traphagen Investment Advisors, LLC Brochure. Please contact V. Peter Traphagen Jr if you have any questions about the contents of this supplement. Additional information about Jeffrey S. Hanson is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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

Jeffrey S. Hanson

DOB: 1987

Education: BS Accounting, Lock Haven University

MS Accounting, Montclair University

Experience:

CPA, Traphagen Investment Advisors LLC, 2012 to present

Financial Planner, Traphagen Investment Advisors LLC, 2012 to present

PFS, Traphagen Investment Advisors LLC, 2014 to present

CFP, Traphagen Investment Advisors, LLC, 2016 to present

AEP, Traphagen Investment Advisors, LLC, 2017 to present

### **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**

No information is applicable to this item..

### **Item 5 – Additional Compensation**

No information is applicable to this item

### **Item 6 – Supervision**

Jeffrey S. Hanson is under the supervision of V. Peter Traphagen Jr, CPA, PFS, CFP, AEP and Chief Compliance Officer of the firm.



## **Kathryn Marsico, CPA**

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This brochure supplement provides information about Kathryn Marsico that supplements the Traphagen Investment Advisors, LLC Brochure. Please contact V. Peter Traphagen Jr if you have any questions about the contents of this supplement. Additional information about Kathryn Marsico is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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

Kathryn Marsico

DOB: 1955

Education: BS Accounting, Montclair State University

Experience:

CPA, Traphagen Investment Advisors LLC, 2012 to present  
Compliance Manager, Traphagen Investment Advisors LLC, 2004 to present  
Accountant, Traphagen Investment Advisors LLC, 2004 - 2011  
Client Services, Traphagen Investment Advisors, LLC, 1996-2004

### **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**

No information is applicable to this item.

### **Item 5 – Additional Compensation**

No information is applicable to this item

### **Item 6 – Supervision**

Kathryn Marsico is under the supervision of V. Peter Traphagen Jr, CPA, PFS, CFP, AEP and Chief Compliance Officer of the firm.

## **Christopher Fundora, CFP, CRPS**

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This brochure supplement provides information about Christopher Fundora that supplements the Traphagen Investment Advisors, LLC Brochure. Please contact V. Peter Traphagen Jr if you have any questions about the contents of this supplement. Additional information about Christopher Fundora is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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

Christopher Fundora

DOB: 1990

Education: BS History, Boston University, Boston, MA

Experience:

CFP, Traphagen Investment Advisors LLC, 2018 to present

CRPS, Traphagen Investment Advisors LLC, 2018 to present

Financial Advisor, Traphagen Investment Advisors LLC, 2016 to present

Client Associate, JP Morgan Securities, 2013-2016

### **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**

No information is applicable to this item.

### **Item 5 – Additional Compensation**

No information is applicable to this item

### **Item 6 – Supervision**

Christopher Fundora is under the supervision of V. Peter Traphagen Jr, CPA, PFS, CFP, AEP and Chief Compliance Officer of the firm.

## **Tiera L. Mulligan**

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

Tiera L. Mulligan

DOB: 1987

Education: BS Finance & Information Technology Management, University at Albany

Experience:

Operations Manager, Traphagen Investment Advisors LLC, 2019 to present  
Investment Liaison, Traphagen Investment Advisors LLC, 2013 to 2018  
Personal Banker, JP Morgan Chase Bank, 2012-2013  
Registered Representative, The Ayco Company, 2010-2011

### **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**

No information is applicable to this item.

### **Item 5 – Additional Compensation**

No information is applicable to this item

### **Item 6 – Supervision**

Tiera L. Mulligan is under the supervision of V. Peter Traphagen Jr, CPA, PFS, CFP, AEP and Chief Compliance Officer of the firm.

## **Alexander S. Macchio, CFP**

Traphagen Investment Advisors LLC  
234 Kinderkamack Road  
Oradell, NJ 07649  
201-262-1040

January 2023

This brochure supplement provides information about Alexander S. Macchio that supplements the Traphagen Investment Advisors, LLC Brochure. Please contact V. Peter Traphagen Jr if you have any questions about the contents of this supplement. Additional information about Alexander S. Macchio is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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

Alexander S. Macchio

DOB: 1991

Education: BA Economics, Union College, Schenectady, NY

Experience:

CFP, Traphagen Investment Advisors, LLC, 2021 to present

Financial Advisor, Traphagen Investment Advisors LLC, 2015 to present

Agent, Northwestern Mutual Life Insurance, 2013-2014

### **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**

No information is applicable to this item.

### **Item 5 – Additional Compensation**

No information is applicable to this item

### **Item 6 – Supervision**

Alexander S. Macchio is under the supervision of V. Peter Traphagen Jr, CPA, PFS, CFP, AEP and Chief Compliance Officer of the firm.

## **Joseph J. Tomczyk, CFP, EA, CEP**

Traphagen Investment Advisors LLC  
234 Kinderkamack Road  
Oradell, NJ 07649  
201-262-1040

January 2023

This brochure supplement provides information about Joseph J. Tomczyk that supplements the Traphagen Investment Advisors, LLC Brochure. Please contact V. Peter Traphagen Jr if you have any questions about the contents of this supplement. Additional information about Joseph J. Tomczyk is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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

Joseph J. Tomczyk

DOB: 1982

Education: BA Economics, Rutgers University, Piscataway, NJ  
MBA, Montclair State University, Montclair, NJ

Experience: CFP, Traphagen Investment Advisors, LLC, 2021 to present  
Financial Advisor, Merrill Lynch, 2017 -2021  
Financial Advisor, Bank of America, 2017 -2021  
Wealth Planning Specialist, Fidelity Investments, 2014-2017  
Financial Planner, Ernst & Young LLP, 2007-2014

### **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**

No information is applicable to this item.

### **Item 5 – Additional Compensation**

No information is applicable to this item

### **Item 6 – Supervision**

Joseph J. Tomczyk is under the supervision of V. Peter Traphagen Jr, CPA, PFS, CFP, AEP and Chief Compliance Officer of the firm.

## **Eric Traphagen**

Traphagen Investment Advisors LLC  
234 Kinderkamack Road  
Oradell, NJ 07649  
201-262-1040

January 2023

This brochure supplement provides information about Eric Traphagen that supplements the Traphagen Investment Advisors, LLC Brochure. Please contact V. Peter Traphagen Jr if you have any questions about the contents of this supplement. Additional information about Eric Traphagen is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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

Eric Traphagen

DOB: 1976

Education: BA Accounting, Ramapo College, Mahwah, NJ

Experience: Tax Specialist, Financial Planner, Traphagen Investment Advisors, LLC, 2017 to present

### **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**

No information is applicable to this item.

### **Item 5 – Additional Compensation**

No information is applicable to this item

### **Item 6 – Supervision**

Eric Traphagen is under the supervision of V. Peter Traphagen Jr, CPA, PFS, CFP, AEP and Chief Compliance Officer of the firm.