



# BOYD WEALTH MANAGEMENT

## **Ryan K. Triplett**

Boyd Wealth Management, LLC

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This brochure supplement provides information about Ryan Triplett that supplements our brochure. You should have received a copy of that brochure. Please contact Ryan Triplett if you did not receive Boyd Wealth Management, LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Ryan Triplett is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching CRD #5329858.

## **Item 2: Educational Background & Business Experience**

**Ryan K. Triplett**

**Year of Birth:** 1981

### **Educational Background:**

- 2013: The American College of Financial Services; Master of Science in Financial Services
- 2008: California State University – Sacramento; Master of Business Administration in Finance
- 2004: Humboldt State University; Bachelor of Business Administration

### **Business Background:**

- 05/2018 – Present Boyd Wealth Management, LLC; Chief Compliance Officer, Managing Member, & Investment Adviser Representative
- 01/2012 – 05/2018 Northwestern Mutual; Associate Wealth Management Advisor
- 04/2007 – 03/2013 Northwestern Mutual; Director of Investment Services

### **Exams, Licenses & Other Professional Designations:**

- 2018: Chartered Advisor in Philanthropy® (CAP®)
- 2017: Retirement Income Certified Professional® (RICP®)
- 2010: Certified Financial Planner™ (CFP®)
- 2010: Registered Employee Benefits Consultant® (REBC®)
- 2010: Registered Health Underwriter® (RHU®)
- 2009: Chartered Financial Consultant® (ChFC®)
- 2009: Chartered Life Underwriter® (CLU®)
- 2009: Series 9 & 10 Exams
- 2007: Series 7 & 66 Exams
- 2005: Insurance Licensed

The CAP® is offered by The American College and provides the knowledge and tools needed by professionals in the nonprofit and financial services fields to help clients reach their charitable objectives while also helping them meet their estate planning and wealth management goals. Candidates for the CAP® designation must complete a minimum of three course in philanthropic studies at the Irwin Graduate School and six hours of rigorous, supervised written examinations. The curriculum addresses the advanced design, implementation and management of charitable gift techniques and strategies, as well as philanthropic tools including charitable trusts, private foundations, supporting organizations, donor-advised funds, pooled income funds and charitable gift annuities.

The RICP® is offered by The American College and is designed for advanced financial professionals who either have one of the other top financial services credentials or who specifically focus their practices on retirement income planning. To receive the RICP® designation, one must have 3 years of full-time professional business experience, successfully complete all courses in the selected program, meet ethics

standards, and agree to comply with The American College Code of Ethics and Procedures. The designation also requires 15 hours of continuing education every 2 years.

The CFP® certification is obtained by completing an advanced college-level course of study addressing the financial planning subject areas that the CFP® Board's studies have determined as necessary for the competent and professional delivery of financial planning services, a comprehensive certification exam and agreeing to be bound by the CFP® board's *Standard of Professional Conduct*. As a prerequisite, the individual must have a Bachelor's degree from a regionally accredited United States college or university (or foreign university equivalent) and have at least 3 years of full time financial planning experience (or equivalent measured at 2,000 hours per year). This designation requires 30 hours of continuing education every 2 years and renewing an agreement to be bound by the *Standards of Professional Conduct*.

The REBC® is a designation issued by The American College and is obtained by completing five college-level courses and passing a two-hour proctored exam for each course. The courses included in this program are *Group Benefits*, *Planning for Retirement Needs*, and *Advanced Topics* as well as two electives that cover executive compensation, personnel management, and managed care. Applicants must have at least three years of full-time experience in the field in order to qualify for the designation. The designation requires 30 hours of continuing education every two years and adherence to The American College's Code of Ethics.

The RHU® is obtained by completing three college-level courses offered by The American College and passing a two-hour proctored exam for each course. Required courses for this program include *Group Benefits*, and *Advanced Topics in Group Benefits* as well as an elective covering individual health insurance and managed care. Applicants must have at least three years of full-time experience in the field in order to be considered for the RHU®. This designation requires 30 hours of continuing education every two years and adherence to The American College's Code of Ethics.

The ChFC® designation is offered by The American College. Designation holders are required to serve clients with the highest level of professionalism. The authority to use the ChFC® mark is granted by the Certification Committee of the Board of Trustees of The American College, and that privilege is contingent on adherence to strict ethical guidelines. All ChFC® advisors are required to do the same for clients that they would do for themselves in similar circumstances, the standard of ethical behavior most beneficial for their clients. Each ChFC® has taken 9 or more college-level courses on all aspects of financial planning. The average study time for the program is over 400 hours, and advisors frequently spend years earning this coveted distinction. Each ChFC® must also complete a minimum of 30 hours of continuing education every two years and must meet extensive experience requirements to ensure that you get the professional financial advice you need.

The CLU® is offered by The American College. The CLU® designation is obtained by completing 8 core, 3 elective courses and a final exam for each course. As a prerequisite the IAR must have 3 years of full-time business experience within the 5 years preceding the awarding of the designation. All candidates

must meet ethics standards and agree to comply with The American College Code of Ethics and Procedures. This designation requires 30 hours of continuing education every 2 years.

**Item 3: Disciplinary Information<sup>1</sup>**

There are no legal or disciplinary events material to the evaluation of Mr. Triplett.

**Item 4: Other Business Activities**

Mr. Triplett is a licensed insurance agent/broker. He may offer insurance products and receive customary fees as a result of insurance sales. A conflict of interest may arise as these insurance sales may create an incentive to recommend products based on the compensation earned. To mitigate this potential conflict, Mr. Triplett, as a fiduciary, will act in the client's best interest.

**Item 5: Additional Compensation**

Mr. Triplett does not receive any other economic benefit for providing advisory services in addition to advisory fees.

**Item 6: Supervision**

Brian Boyd, Managing Member of Boyd Wealth Management, LLC, supervises and monitors Mr. Triplett's activities on a regular basis to ensure compliance with our firm's Code of Ethics. Please contact Mr. Boyd if you have any questions about Mr. Triplett's brochure supplement at (916) 367-0532.

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<sup>1</sup> Note: Our firm may, under certain circumstances, rebut the presumption that a disciplinary event is material. If an event is immaterial, we are not required to disclose it. When we review a legal or disciplinary event involving the advisor to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of advisor to the advisory function; (2) the nature of the infraction that led to the disciplinary event; (3) the severity of the disciplinary sanction; and (4) the time elapsed since the date of the disciplinary event. If we conclude that the materiality presumption has been overcome, we prepare and maintain a file memorandum of our determination in our records. We follow SEC rule 204-2(a)(14)(iii) and similar state rules.