

FORM ADV PART 2B BROCHURE SUPPLEMENT

Michael C. Baer

Item 1 – Cover Page

Michael Baer
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This brochure supplement provides information about Michael Baer that supplements the Triad Investment Management, LLC (“Triad Investment Management” or “TIM”) disclosure brochure. You should have received a copy of that brochure. Please contact Tait C. Lane at 425-392-2200 if you did not receive Triad Investment Management’s brochure or if you have any questions about the contents of this supplement.

Item 2 – Educational Background and Business Experience

Michael Baer

Born: 1993
CRD #6624409

Post-Secondary Educational Background:

Washington State University, Bachelor's Degree Economics: 2015

Business Background:

Triad Investment Management, Investment Adviser Representative, 12/2020 to Present
Charles Schwab & Co., Inc., VP/Financial Consultant, 03/2016 to 12/2020
Charles Schwab Bank, Dual Employee, 03/2016 to 12/2018
Unemployed, 12/2015 to 03/2016
Martial Arts Training Academy, Assistant Instructor, 01/2015 to 12/2015
Washington State University, Mascot, 08/2012 to 12/2015
Washington State University, Student, 09/2011 to 12/2015
Blue Nile, Summer Intern, 07/2015 to 09/2015
URJ Camp Kalsman, Summer Intern, 07/2015 to 09/2015
Fairwood Golf Course, Lifeguard, Swim and Water Polo Coach, 07/2009 to 09/2012
Kentridge High School, Student, 09/2007 to 09/2011

Professional Designations

Certified Financial Planner (CFP)

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in one day during two 3-hour sessions, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

CFP Acknowledgment: Michael Baer acknowledges his responsibility as a CFP® Certificant to adhere to the standards that have been established in the CFP Board’s Standards of Professional Conduct. If you

become aware that Michael Baer's conduct may violate the Standards of Professional Conduct, you may file a complaint with the CFP Board at www.CFP.net/complaint.

Code of Ethics for CFP

The following disclosure has been included in the COE section of the 2A.

In addition to abiding by our Code of Ethics, some of our representatives are Certified Financial Planners™ (CFP®) and also abide by the Code of Ethics and Responsibility Code of the Certified Financial Planner™ Board of Standards, Inc. The Code of Ethics and Responsibility Code requires CFP® designees to not only comply with all applicable laws and regulations but to also act in an ethical and professional responsible manner in all professional services and activities. The principles guiding CFP® designees are:

- Integrity
- Objectivity
- Competence (in providing services and maintaining knowledge and skills to do so)
- Fairness (to clients, principals, partners and employers and disclosing any conflicts of interest in providing services)
- Confidentiality (keeping all client information confidential without the specific client consent unless in response to legal process or in defense of charges of wrongdoing or civil dispute)
- Professionalism
- Diligence

You can obtain a copy of the Code of Ethics and Responsibility Code by requesting a copy from one of our representatives.

Accredited Asset Management Specialist (AAMS ®)

The Accredited Asset Management Specialist (AAMS ®) is a professional designation awarded by the College for Financial Planning unto financial professionals who successfully complete a self-study program, pass an exam, and agree to comply with a code of ethics.

The AAMS designation will provide an advisor with fundamental financial knowledge with a specification in asset management and investment. Asset Management is the process of developing, operating, maintaining, and selling assets in a cost-effective manner.

After the self-study, advisors will need to complete a final exam with 80 questions and obtain a rating of 70% or better to acquire the AAMS® designation. Some of the topics in the exam include investment strategies, investment policy, investment risk and return and investment performance. In investing, risk and return are highly correlated. Increased potential returns on investment usually go hand-in-hand with increased risk. Different types of risks include project-specific risk, industry-specific risk, competitive risk, international risk, and market risk., and investment performance.

Additionally, the advisors must commit and agree to abide by a code of ethics throughout their career under their designation. In order to hold onto their accreditation, they are also required to complete a series of continuing education courses every two years.

The continuing education courses will ensure that the advisors are up to date on current changes to the topics. The courses include a renewal fee of \$95. In addition, they must also reaffirm that they are abiding by the code of ethics.

Item 3 – Disciplinary Information

Michael Baer has no legal or disciplinary events to report.

Item 4 – Other Business Activities

Michael Baer has no outside business activities to report.

Item 5 – Additional Compensation

Michael Baer has no additional compensation to report.

Item 6 – Supervision

Randall Kim is the Chief Compliance Officer of TIM. He is responsible for overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Michael Baer. Randall Kim can be contacted at 425-289-3450.