

FORM ADV PART 2B BROCHURE SUPPLEMENT

Lincoln P. Kopetski

Item 1 – Cover Page

Lincoln P. Kopetski
Triad Investment Management, LLC
195 NE Gilman Blvd., Suite 101
Issaquah, WA 98027
425-392-2200

Located At:

1919 N. Pearl Street, Suite B-2
Tacoma, WA 98406
253-272-7058

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This brochure supplement provides information about Lincoln P. Kopetski 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

Lincoln P. Kopetski

Born: 1976
CRD # 3186668

Post Secondary Educational Background:

University of Phoenix, Bachelor's Degree in Business Finance: 2013

Business Background:

Triad Investment Management, Investment Adviser Representative, 01/2019 to Present;
LPL Financial, LLC, Registered Representative, 01/2019 to Present
U.S. Bancorp Investments, Inc., Financial Advisor, 07/2012 to 01/2019
Bank of America, Financial Advisor, 04/2010 to 07/2012
Merrill, Lynch, Pierce, Fenner & Smith, Financial Advisor, 10/2009 to 07/2012
Bank of America Investment Services, Financial Advisor, 09/2008 to 10/2009
Edward Jones, Investment Rep, 02/2002 to 09/2008

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: Lincoln Kopetski 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 Lincoln Kopetski'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.

Item 3 – Disciplinary Information

Lincoln Kopetski has no legal or disciplinary events to report.

Item 4 – Other Business Activities

Registered Representative of a Broker-Dealer

Lincoln Kopetski is separately licensed as a registered representative with LPL Financial, LLC, a registered securities broker/dealer, member of the Financial Industry Regulatory Authority (FINRA) and the Securities Investors Protection Corporation (SIPC). When acting in his separate capacity as a registered representative of LPL Financial, LLC, Lincoln Kopetski may sell, for commissions, general securities products such as stocks, bonds, mutual funds, exchange-traded funds, and variable annuity and variable life products to advisory clients. As such, Lincoln Kopetski may suggest that advisory clients implement investment advice by purchasing securities products through a commission-based LPL Financial, LLC account in addition to a Triad Investment Management (TIM) advisory account.

The receipt of commissions creates an incentive for Lincoln Kopetski to recommend those products for which he will receive a commission. Consequently, the objectivity of the advice rendered to clients could be biased. Lincoln Kopetski controls for this conflict of interest by discussing with clients the advantages

and disadvantages of establishing a fee-based account through TIM versus establishing a commission-based account through LPL Financial, LLC. TIM does not require its advisor representatives to encourage clients to implement investment advice through LPL Financial, LLC.

Lincoln Kopetski does not earn commissions in fee-based accounts.

Lincoln Kopetski will receive 12b-1 fees from certain mutual fund companies as outlined in the fund's prospectus. 12b-1 fees come from fund assets, therefore, indirectly from client assets. The receipt of such fees could represent an incentive for Lincoln Kopetski to recommend funds with 12b-1 fees over funds that have no fees or lower fees. Lincoln Kopetski will receive 12b-1 fees only in commission-based brokerage accounts. Any 12b-1 fees earned in fee-based accounts managed by Lincoln Kopetski will be paid to LPL. Lincoln Kopetski discusses with clients the selection of 12b-1 or other trail paying mutual funds.

Clients are never obligated or required to establish accounts through TIM or LPL Financial, LLC. However, if a client does not choose to accept Lincoln Kopetski's advice or decides not to establish an account through LPL Financial, LLC, Lincoln Kopetski may not be able to provide management and advisory services to the client. Clients should understand that Lincoln Kopetski, in his capacity as a registered representative of LPL Financial, LLC, must place all purchases and sales of securities products in commission-based brokerage accounts through LPL Financial, LLC.

Lincoln Kopetski has received a loan from LPL Financial, LLC in order to assist with transitioning from his former broker-dealer to LPL Financial, LLC. Although the loan is intended to assist with transition costs, to the extent that the amount of the loan exceeds the costs of transition, loan recipients are not required to refund the unused portion to LPL Financial, LLC and may use the funds for other purposes.

The loans are forgiven by LPL Financial based upon the length of time the investment adviser representative is affiliated with LPL Financial. The receipt of forgivable loans presents a conflict of interest in that its representatives have a financial incentive to maintain a relationship with LPL Financial. However, to the extent its representatives recommend you use LPL Financial for any services, it is because they believe that it is in your best interest to do so. TIM has systems in place to review the investment adviser representatives' managed accounts for suitability and best execution practices over the course of the advisory relationship.

Insurance Agent

Lincoln Kopetski is independently licensed to sell insurance and annuity products through various insurance companies. When acting in this capacity, Lincoln Kopetski will receive commissions for selling insurance and annuity products.

Lincoln Kopetski may also receive other incentive awards for the recommendation/sale of annuities and other insurance products. The receipt of compensation and other incentive benefits may affect the judgment of Lincoln Kopetski when recommending products to its clients. While Lincoln Kopetski endeavors at all times to put the interest of his clients first as a part of TIM's overall fiduciary duty to clients, clients should be aware that the receipt of commissions and additional compensation itself creates a conflict of interest and may affect Lincoln Kopetski's decision-making process when making recommendations.

Clients are never obligated or required to purchase insurance products from or through Lincoln Kopetski and may choose any independent insurance agent and insurance company to purchase insurance

products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

Item 5 – Additional Compensation

In addition to the description of additional compensation provided in Item 4, Lincoln Kopetski can receive additional benefits.

Certain product sponsors may provide Lincoln Kopetski with other economic benefits as a result of his recommendation or sale of the product sponsors' investments. The economic benefits received by Lincoln Kopetski from product sponsors can include but are not limited to, financial assistance or the sponsorship of conferences and educational sessions, marketing support, incentive awards, payment of travel expenses, and tools to assist Lincoln Kopetski in providing various services to clients.

Although TIM and Lincoln Kopetski endeavor at all times to put the interest of its clients ahead of its own or those of its officers, directors, or representatives ("affiliated persons"), these arrangements could affect the judgment of Lincoln Kopetski when recommending investment products. These situations present a conflict of interest that may affect the judgment of affiliated persons including Lincoln Kopetski.

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 Lincoln Kopetski. Randall Kim can be contacted at 425-289-3450.

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