

Item 1: Cover Page



Saza Wealth Partners LLC

7900 East Union Ave., Suite 1100
Denver, CO 80237

Form ADV Part 2A – Firm Brochure

(303) 653-1225

Dated December 8th, 2020

This Brochure provides information about the qualifications and business practices of Saza Wealth Partners LLC. If you have any questions about the contents of this Brochure, please contact us at (303)653-1225. 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.

Saza Wealth Partners LLC is registered as an Investment Adviser with the State of Colorado. Registration of an Investment Adviser does not imply any level of skill or training.

Additional information about Saza Wealth Partners LLC is available on the SEC's website at www.adviserinfo.sec.gov, which can be found using the firm's identification number, 311192.

Item 2: Material Changes

Since this is the first filing of the Form ADV Part 2A for Saza Wealth Partners LLC, there are no material changes to report. In the future, any material changes made during the year will be reported here.

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Item 4: Advisory Business

Description of Advisory Firm

Saza Wealth Partners LLC became registered as an Investment Adviser with the State of Colorado in December 2020. James Callahan is the Principal, Managing Member, and CCO of Saza Wealth Partners LLC. Because Saza Wealth Partners LLC is a new entity, it currently reports no discretionary or non-discretionary Assets Under Management. Assets Under Management were calculated as of December 2020.

Types of Advisory Services

Our core services include the delivery of investment management and financial planning services to our clients through ongoing asset management combined with personalized financial planning through which we develop a comprehensive understanding of the clients needs and objectives and will assist them in accomplishing those objectives through a detailed planning process that takes into account both their investment needs and their non-investment related financial needs. Therefore, our Investment Management Services and Ongoing Financial Planning Services are provided side by side and not offered as stand alone services. Both services have their own fee arrangement and are billed separately in most cases, but clients must engage in both Investment Management Services and Ongoing Financial Planning Services in order to work with Saza Wealth Partners LLC, unless otherwise agreed upon by the advisor.

Investment Management Services

We are in the business of managing individual investment portfolios on a discretionary basis. We require discretionary trading authority in order to manage client accounts which provides us the ability to manage changes and trades in the account without requiring separate authorization each time a trade is to be made. Our firm provides continuous advice to a Client regarding the investment of Client funds based on the individual needs of the Client. Through personal discussions in which goals and objectives based on a Client's particular circumstances are established, we develop a Client's personal investment policy with an asset allocation target and create and manage a portfolio based on that policy and those allocation targets. We will also review and discuss a Client's prior investment history, as well as family composition and background.

Account supervision is guided by the stated objectives of the Client (e.g., maximum capital appreciation, growth, income, or growth, and income), as well as tax considerations. Clients may impose reasonable restrictions in writing on investing in certain securities, types of securities, or industry sectors. Fees pertaining to this service are outlined in Item 5 of this brochure.

Separately Managed Accounts "SMA": When appropriate to the management of a client's portfolio we will engage with sub-advisers through the use of Separately Managed Accounts "SMAs" where a portion of the client's account(s) are allocated to one or more professionally managed fixed income and/or equity strategy models. We will work with the client to select and determine the appropriate allocation for any SMAs used as part of their portfolio and will assist the client with completing any of the sub-advisor's account paperwork and/or agreements. Our review process and analysis of sub-advisers is further discussed in Item 8 of this Form ADV Part 2A. Additionally, we will meet with the Client on a periodic basis to discuss changes in their personal or financial situation, suitability, and any new or revised restrictions to be applied to the account. Fees pertaining to the use of SMAs are outlined in Item 5 of this brochure under "Other Types of Fees and Expenses".

Ongoing Financial Planning

This service involves working one-on-one with a planner over an extended period of time. By paying a fixed quarterly fee, Clients get to work with a planner who will work with them to develop, implement, monitor, and adjust their plan over time. The planner will recommend any changes to ensure the plan is up to date.

Upon the creation of a comprehensive plan, a Client will be taken through a thorough process that establishes their goals and values around money. They will be required to provide information to help complete the following areas of analysis: net worth, cash flow, insurance, credit scores/reports, employee benefit, retirement planning, insurance, investments, college planning, and estate planning. Once the Client's information is reviewed, their plan will be built and analyzed, and then the findings, analysis and potential changes to their current situation will be reviewed with the Client. Clients in this solution will receive a written or an electronic report, providing the Client with a detailed financial plan designed to achieve his or her stated financial goals and objectives. Follow up meetings are scheduled and coordinated with the client throughout each year and as needed. The plan and the Client's financial situation and goals will be monitored throughout the year and follow-up phone calls and emails will be made to the Client to confirm that any agreed upon action steps have been carried out. On an annual basis, there will be a full review of this plan to ensure its accuracy and ongoing appropriateness. Any needed updates will be implemented at that time.

Client Specific Services and Client Imposed Restrictions

Client financial plans and their implementation are dependent upon the Client Investment Policy Statement which outlines each Client's current situation (income, tax levels, and risk tolerance levels) and is used to construct a portfolio that matches restrictions, needs, and targets. Client restrictions will typically be laid out in the client's investment policy statement.

Clients are able to specify, within reason, any limitations they would like to place on discretionary authority as it pertains to individual securities and/or sectors that will be traded in their account, by notating these items on the executed advisory agreement.

Item 5: Fees and Compensation

Please note, the investment advisory contract may be terminated by the client within five (5) business days of signing the contract without incurring any advisory fees or penalties. How we are paid depends on the type of advisory service we are performing. Please review the fee and compensation information below.

Investment Management Services

Our standard advisory fee is based on the market value of the assets under management and is calculated as follows:

Account Value	Annual Advisory Fee
\$0 - \$1,000,000	0.65%
\$1,000,001 - \$2,000,000	0.60%
\$2,000,001 - \$5,000,000	0.50%
\$5,000,001 - \$10,000,000	0.40%
\$10,000,001 - \$25,000,000	0.35%

\$25,000,001 and Above	0.25%
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The annual fees are negotiable and are prorated and paid in arrears on a quarterly basis. The advisory fee is a blended fee and is calculated by assessing the percentage rates in the above chart as of the last business day of the quarter, resulting in a combined weighted fee. For example, an account valued at \$2,500,000 would pay an effective fee of 0.60% with the annual fee of \$15,000. The quarterly fee is determined by the following calculation: $((\$1,000,000 \times 0.65\%) + (\$1,000,000 \times 0.60\%) + (\$500,000 \times 0.50\%)) \div 4 = \$3,750$. No increase in the annual fee shall be effective without agreement from the Client by signing a new agreement or amendment to their current advisory agreement.

Advisory fees are directly debited from Client accounts. (Please see Item 15 below for more information regarding the direct debiting of advisory fees.) Accounts initiated or terminated during a calendar quarter will be charged a prorated fee based on the amount of time remaining in the billing period. After 5 days after signing the agreement, an account may be terminated with written notice at least 30 calendar days in advance. Since fees are paid in arrears, no refund will be needed upon termination of the account but any earned but unpaid fees will be due and payable on a pro rata basis for the time the account was managed up to the date of termination.

Ongoing Financial Planning

Ongoing Financial Planning consists of an ongoing fee that is paid quarterly, in arrears, according to the fee structure outlined below. Financial planning fees are set based upon both the financial complexity of the client’s situation as well as the time intensity required to not only develop, create, deliver, and implement the plan but also monitor, adjust the plan on a go forward basis as factors both external (economic, investment, legal, etc.) and internal (i.e., change in job status, bonus or inheritance windfall, unexpected health issue, etc.) ensue. :

Annual Fee	Description
Core <i>From \$2,900 to \$5,900</i>	Our core solution that provides a complete financial plan for young couples and early-stage professionals who are in the foundational phases of their financial lives, or retirees with significant retirement assets but have relatively less complex financial elements and less time-intensive financial management. Clients on this solution benefit from having a professionally managed investment portfolio on a discretionary basis that aligns to and integrates with the financial plan. The additional fees for investment management are disclosed above. Further, clients can meet with their advisor annually for a thorough review of their financial plan and/or investment policy statement to adjust or affirm the plan as needed. Components and features to the Core Solution include: Customized Financial Plan, updated annually; Investment reporting, quarterly; Ongoing investment management, including market insights and commentary; Periodic and annual meetings and/or communication with the advisor via phone/email; Access to client dashboard, online client portal 24/7.
Dynamic <i>From \$5,900 to \$9,900</i>	This solution is designed for small business owners, mid-level executives, growing families, and high net worth retirees with moderately complex financial factors and variability in their financial lives. Clients in this solution get a complete financial plan plus ongoing investment management on a discretionary basis. The additional fees for investment management are disclosed above. But as these clients have more aspects to consider in their finances, and/or require more frequent guidance and input including detailed analysis of one-off issues as they arise, they can utilize their advisor on a more frequent basis. Further, in addition to variability, these clients’ financial lives may include an area that requires a deeper financial analysis and additional resources before a proper

	recommendation can be made. Components and features to the Dynamic Solution include: Customized Financial Plan, updated as needed; Review meetings, quarterly or semi-annually; Periodic and annual meetings and/or communication with the advisor via phone/email; Access to client dashboard, online client portal 24/7; Coordination with other members of advisory team (attorneys, CPAs, etc.) as plan updates.
Elite <i>From \$9,900 to \$14,900</i>	Our most comprehensive solution, including financial planning for the most complex situations that may include (but is not limited to) a deeper integration with business ownership or multi-generational wealth planning. Client profiles in this solution include small business owners, executives, and retirees with more complex factors and variability to their net worth. Advice and planning for these clients requires more extensive work and coordination among related parties before a complete financial plan can be developed, implemented and properly maintained. Components and features to the Elite Solution include: Customized Financial Plan, updated as needed; Review meetings, as needed; phone/email communication and follow ups as needed; Access to client dashboard, online client portal 24/7; Coordination with other members of advisory team (attorneys, CPAs, etc.) as plan requires, including plan updates, review meetings, or on an ad hoc basis.

Fees may be negotiable in certain cases. Fees are directly debited from managed accounts but may be paid by electronic funds transfer in certain cases and at the advisor’s discretion. This service may be terminated with 30 days’ notice. Since fees are paid in arrears, no refund will be needed upon termination of the account. Accounts initiated or terminated during a calendar quarter will be charged a prorated fee based on the amount of time remaining in the billing period.

Other Types of Fees and Expenses

Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which may be incurred by the Client. Clients may incur certain charges imposed by custodians, brokers, and other third parties such as 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 fund 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 our fee, and we shall not receive any portion of these commissions, fees, and costs.

When we utilize Separately Managed Account “SMA” portfolios offered by various Sub-Advisors, their management fees and any fees for trading in securities held within those SMAs are separate and in addition to any advisory fees we charge for our services. These fees are disclosed to clients at the start of an engagement if/when selecting an appropriate sub-advisor and SMA program.

Item 12 further describes the factors that we consider in selecting or recommending broker-dealers for Client’s transactions and determining the reasonableness of their compensation (e.g., commissions).

We do not accept compensation for the sale of securities or other investment products including asset-based sales charges or service fees from the sale of mutual funds.

Item 6: Performance-Based Fees and Side-By-Side Management

We do not offer performance-based fees and do not engage in side-by-side management.

Item 7: Types of Clients

We provide financial planning and portfolio management services to individuals, high net-worth individuals, and small business owners.

We do not have a minimum account size requirement.

Item 8: Methods of Analysis, Investment Strategies and Risk of Loss

Our primary methods of investment analysis are Fundamental, Technical, Charting and Cyclical analysis.

Fundamental analysis involves analyzing individual companies and their industry groups, such as a company's financial statements, details regarding the company's product line, the experience, and expertise of the company's management, and the outlook for the company's industry. The resulting data is used to measure the true value of the company's stock compared to the current market value. The risk of fundamental analysis is that the information obtained may be incorrect and the analysis may not provide an accurate estimate of earnings, which may be the basis for a stock's value. If securities prices adjust rapidly to new information, utilizing fundamental analysis may not result in favorable performance.

Technical analysis involves using chart patterns, momentum, volume, and relative strength in an effort to pick sectors that may outperform market indices. However, there is no assurance of accurate forecasts or that trends will develop in the markets we follow. In the past, there have been periods without discernible trends and similar periods will presumably occur in the future. Even where major trends develop, outside factors like government intervention could potentially shorten them.

Furthermore, one limitation of technical analysis is that it requires price movement data, which can translate into price trends sufficient to dictate a market entry or exit decision. In a trendless or erratic market, a technical method may fail to identify trends requiring action. In addition, technical methods may overreact to minor price movements, establishing positions contrary to overall price trends, which may result in losses. Finally, a technical trading method may underperform other trading methods when fundamental factors dominate price moves within a given market.

Cyclical analysis is a type of technical analysis that involves evaluating recurring price patterns and trends based upon business cycles. Economic/business cycles may not be predictable and may have many fluctuations between long-term expansions and contractions. The lengths of economic cycles may be difficult to predict with accuracy and therefore the risk of cyclical analysis is the difficulty in predicting economic trends and consequently the changing value of securities that would be affected by these changing trends.

Charting analysis involves the gathering and processing of price and volume information for a particular security. This price and volume information is analyzed using mathematical equations. The resulting data is then applied to graphing charts, which is used to predict future price movements based on price patterns and trends. Charts may not accurately predict future price movements. Current prices of securities may not reflect all information about the security and day-to-day changes in market prices of securities may follow random patterns and may not be predictable with any reliable degree of accuracy.

Modern Portfolio Theory

The underlying principles of MPT are:

- Investors are risk averse. The only acceptable risk is that which is adequately compensated by an expected return. Risk and investment return are related and an increase in risk requires an increased expected return.
- Markets are efficient. The same market information is available to all investors at the same time. The market prices every security fairly based upon this equal availability of information.
- The design of the portfolio as a whole is more important than the selection of any particular security. The appropriate allocation of capital among asset classes will have far more influence on long-term portfolio performance than the selection of individual securities.
- Investing for the long-term (preferably longer than ten years) becomes critical to investment success because it allows the long-term characteristics of the asset classes to surface.
- Increasing diversification of the portfolio with lower correlated asset class positions can decrease portfolio risk. Correlation is the statistical term for the extent to which two asset classes move in tandem or opposition to one another.

Passive and Active Investment Management

We may choose investment vehicles that are considered passive, active, or a combination of both styles.

Passive investing involves building portfolios that are composed of various distinct asset classes. The asset classes are weighted in a manner to achieve a desired relationship between correlation, risk and return. Funds that passively capture the returns of the desired asset classes are placed in the portfolio.

Active investing involves the use of certain factors within asset classes with the intention of reducing risk and/or generating returns that are greater than the broader market or a designated benchmark. Examples include factors specific to equities such as value, size, momentum, profitability as well as factors specific to fixed income such as term and quality. As economic and market cycles move over time, active investing will increase or reduce certain factors to reduce volatility or risk or increase relative return over time.

We may engage in both passive and active investing in your portfolio. However, we strive to construct portfolios of funds and individual securities that we believe will have the greatest probability for achieving our clients' personal financial goals with the least amount of volatility and risk rather than attempt to outperform an arbitrary index or benchmark.

Specific investment selections are based on a number of factors that we evaluate in order to select, what we believe to be, the highest quality funds or individual securities for our clients. These factors include but are not limited to underlying holdings of funds, percentage weighting of holdings within funds, liquidity, tax efficiency, bid/ask spreads, and other smart/strategic beta factors. These factors may or may not result in the lowest cost ETFs and mutual funds available when utilizing funds in a client's portfolio, but we strive to keep internal fund expenses as low as possible.

Use of Separately Managed Accounts “SMA”: We may utilize certain SMA programs offered by various sub-advisors to manage a portion of a client’s portfolio. When we determine it would be more appropriate to use an SMA program over mutual funds or ETFs for a portion of the client’s portfolio we will choose from various sub-advisors based on the available SMA programs that meet the needs and objectives established for the management of a client’s portfolio. We will review and monitor the sub-adviser’s holdings, strategies, concentrations, and leverage as part of our overall periodic risk assessment. Additionally, as part of our due diligence process, we survey the sub-adviser’s compliance and business enterprise risks. Through management of the SMA program the sub-adviser is responsible for the security selection(s) that make up a specific SMA with a given strategy. We do not control the individual security selection but do maintain the ability to increase, decrease, or remove the client’s allocation to any SMA that we use. While we perform extensive research on the sub-advisors and specific SMAs that we use, we may be unable to predict changes to the sub-advisors strategy for security selection and overall management style of the SMA. Moreover, as we do not control the sub-adviser’s daily business and compliance operations, we may be unaware of the lack of internal controls necessary to prevent business, regulatory or reputational deficiencies.

Material Risks Involved

All investing strategies we offer involve risk and may result in a loss of your original investment which you should be prepared to bear. Many of these risks apply equally to stocks, bonds, commodities, and any other investment or security. Material risks associated with our investment strategies are listed below.

Market Risk: Market risk involves the possibility that an investment’s current market value will fall because of a general market decline, reducing the value of the investment regardless of the operational success of the issuer’s operations or its financial condition.

Strategy Risk: The Adviser’s investment strategies and/or investment techniques may not work as intended.

Small and Medium Cap Company Risk: Securities of companies with small and medium market capitalizations are often more volatile and less liquid than investments in larger companies. Small and medium cap companies may face a greater risk of business failure, which could increase the volatility of the Client’s portfolio.

Limited markets (high yield bonds): Certain securities such as high yield municipal bonds and bond funds may be less liquid (harder to sell or buy) and their prices may at times be more volatile than at other times. Under certain market conditions, we may be unable to sell or liquidate investments at prices we consider reasonable or favorable or find buyers at any price.

Interest Rate Risk: Bond (fixed income) prices generally fall when interest rates rise, and the value may fall below par value or the principal investment. The opposite is also generally true: bond prices generally rise when interest rates fall. In general, fixed income securities with longer maturities are more sensitive to these price changes. Most other investments are also sensitive to the level and direction of interest rates.

Legal or Legislative Risk: Legislative changes or Court rulings may impact the value of investments, or the securities’ claim on the issuer’s assets and finances.

Inflation: Inflation may erode the buying power of your investment portfolio, even if the dollar value of your investments remains the same.

Risks Associated with Securities

Apart from the general risks outlined above which apply to all types of investments, specific securities may have other risks.

Common stocks may go up and down in price quite dramatically, and in the event of an issuer's bankruptcy or restructuring could lose all value. A slower-growth or recessionary economic environment could have an adverse effect on the price of all stocks.

Municipal Bonds are debt obligations generally issued to obtain funds for various public purposes, including the construction of public facilities. Municipal bonds pay a lower rate of return than most other types of bonds. However, because of a municipal bond's tax-favored status, investors should compare the relative after-tax return to the after-tax return of other bonds, depending on the investor's tax bracket. Investing in municipal bonds carries the same general risks as investing in bonds in general. Those risks include interest rate risk, reinvestment risk, inflation risk, market risk, call or redemption risk, credit risk, and liquidity and valuation risk.

Options and other derivatives carry many unique risks, including time-sensitivity, and can result in the complete loss of principal. We primarily limit our use of options to covered calls as well as other risk management strategies when appropriate and do not engage in extensive options trading for most clients. While covered call writing does provide a partial hedge to the stock against which the call is written, the hedge is limited to the amount of cash flow received when writing the option. When selling covered calls, there is a risk the underlying position may be called away at a price lower than the current market price.

Exchange Traded Funds prices may vary significantly from the Net Asset Value due to market conditions. Certain Exchange Traded Funds may not track underlying benchmarks as expected. ETFs are also subject to the following risks: (i) an ETF's shares may trade at a market price that is above (premium) or below (discount) their net asset value; and (ii) ETFs are not guaranteed to trade at the same premium or discount at the time of your next purchase or sale of the same ETF as an ETF bought at a premium can sell at a discount resulting in loss of premium, (iii) trading of an ETF's shares may be halted if the listing exchange's officials deem such action appropriate, the shares are de-listed from the exchange, or the activation of market-wide "circuit breakers" (which are tied to large decreases in stock prices) halts stock trading generally. The Adviser has no control over the risks taken by the underlying funds in which the Clients invest.

Mutual Funds: When a Client invests in open-end mutual funds, the Client indirectly bears its proportionate share of any fees and expenses payable directly by those funds. Therefore, the Client will incur higher expenses, many of which may be duplicative. In addition, the Client's overall portfolio may be affected by losses of an underlying fund and the level of risk arising from the investment practices of an underlying fund (such as the use of derivatives).

Item 9: Disciplinary Information

Saza Wealth Partners LLC and its management have not been involved in any criminal or civil actions, or administrative enforcement proceedings. Saza Wealth Partners LLC and its management have not been involved in legal or disciplinary events that are material to a Client's or prospective Client's evaluation of Saza Wealth Partners LLC or the integrity of its management.

Item 10: Other Financial Industry Activities and Affiliations

We only receive compensation directly from clients and do not have any other financial industry affiliations, nor are we associated with a broker-dealer, futures commission merchant, commodity pool operator, commodity trading advisor or outside manager.

Recommendations or Selections of Other Investment Advisers

As referenced in Item 4 of this brochure, Saza Wealth Partners LLC may select Separately Managed Account “SMA” programs through various sub-advisors to manage a portion of their portfolio. In the event that we recommend an SMA and the sub-advisor who manages it, please note that we do not share in their advisory fee. Our fee is separate and in addition to their compensation (as noted in Item 5) and will be described to you prior to engagement. You are not obligated, contractually or otherwise, to use the services of any sub-advisor that we recommend and can choose to restrict us from investing in certain Sub-Advisors or SMA programs. Additionally, Saza Wealth Partners LLC will only recommend a sub-advisor who is properly licensed or registered with the appropriate jurisdictions.

Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

As a fiduciary, our firm and its associates have a duty of utmost good faith to act solely in the best interests of each Client. Our Clients entrust us with their funds and personal information, which in turn places a high standard on our conduct and integrity. Our fiduciary duty is a core aspect of our Code of Ethics and represents the expected basis of all of our dealings. The firm also adheres to the Code of Ethics and Professional Responsibility adopted by the CFP® Board of Standards Inc., and accepts the obligation not only to comply with the mandates and requirements of all applicable laws and regulations but also to take responsibility to act in an ethical and professionally responsible manner in all professional services and activities. Additionally, Saza Wealth Partners LLC requires adherence to its Insider Trading Policy, and the CFA Institute's Asset Manager Code of Professional Conduct and Code of Ethics and Standards of Professional Conduct.

Code of Ethics Description

This code does not attempt to identify all possible conflicts of interest, and literal compliance with each of its specific provisions will not shield associated persons from liability for personal trading or other conduct that violates a fiduciary duty to advisory Clients. A summary of the Code of Ethics' Principles is outlined below.

- Integrity - Associated persons shall offer and provide professional services with integrity.
- Objectivity - Associated persons shall be objective in providing professional services to Clients.
- Competence - Associated persons shall provide services to Clients competently and maintain the necessary knowledge and skill to continue to do so in those areas in which they are engaged.
- Fairness - Associated persons shall perform professional services in a manner that is fair and reasonable to Clients, principals, partners, and employers, and shall disclose conflict(s) of interest in providing such services.
- Confidentiality - Associated persons shall not disclose confidential Client information without the specific consent of the Client unless in response to proper legal process, or as required by law.
- Professionalism - Associated persons' conduct in all matters shall reflect the credit of the profession.
- Diligence - Associated persons shall act diligently in providing professional services.

We periodically review and amend our Code of Ethics to ensure that it remains current, and we require all firm access persons to attest to their understanding of and adherence to the Code of Ethics at least annually. Our firm will provide a copy of its Code of Ethics to any Client or prospective Client upon request.

Investment Recommendations Involving a Material Financial Interest and Conflicts of Interest

Neither our firm, its associates or any related person is authorized to recommend to a Client or effect a transaction for a Client, involving any security in which our firm or a related person has a material financial interest, such as in the capacity as an underwriter, adviser to the issuer, etc.

Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest

Our firm and its “related persons” may buy or sell securities similar to, or different from, those we recommend to Clients for their accounts. In an effort to mitigate conflicts of interest involving the firm or personal trading, our policy may require that we restrict or prohibit associates’ transactions in specific reportable securities transactions. Any exceptions or trading pre-clearance must be approved by the firm principal in advance of the transaction in an account, and we maintain the required personal securities transaction records per regulation. Trading by the firm and its related persons will not be permitted to front run or trade in a way that disadvantages clients.

Trading Securities At/Around the Same Time as Client’s Securities

From time to time, our firm or its “related persons” may buy or sell securities for themselves at or around the same time as clients. This may provide an opportunity for representatives of Saza Wealth Partners LLC to buy or sell securities before or after recommending securities to clients resulting in representatives profiting off the recommendations they provide to clients. Such transactions may create a conflict of interest; however, Saza Wealth Partners LLC will never engage in trading that front runs or operates to the client’s disadvantage if representatives of Saza Wealth Partners LLC buy or sell securities at or around the same time as clients.

Item 12: Brokerage Practices

Factors Used to Select Custodians and/or Broker-Dealers

Saza Wealth Partners LLC does not have any affiliation with Broker-Dealers. Specific custodian recommendations are made to the Client based on their need for such services. We recommend custodians based on the reputation and services provided by the firm.

1. Research and Other Soft-Dollar Benefits

We receive soft dollar benefits as a result of our relationship with Charles Schwab since we do not have to produce or pay for the research, products or services and we have an incentive to require clients use Charles Schwab’s services based on our interest in receiving research or other products or services, rather than on our clients’ interest in receiving most favorable execution.

2. Brokerage for Client Referrals

We receive no referrals from a broker-dealer or third party in exchange for using that broker-dealer or third party.

3. Clients Directing Which Broker/Dealer/Custodian to Use

We do require a specific custodian for Clients to use in order to receive our services. Because we require a certain custodian, there may be times where we may be unable to achieve the most favorable execution of Client transactions and this may cost Clients money over using a lower-cost custodian.

The Custodian and Brokers We Use (Charles Schwab)

The custodian and brokers we use maintain custody of your assets that we manage, although we may be deemed to have limited custody of your assets due to our ability to withdraw fees from your account (see Item 15 – Custody, below).

We require that our clients use Charles Schwab & Co., Inc. (“Schwab”), a registered broker-dealer, member SIPC, as the qualified custodian. We are independently owned and operated and are not affiliated with Schwab. Schwab will hold your assets in a brokerage account and buy and sell securities when we instruct them to. While we recommend that you use Schwab as custodian broker, you will decide whether to do so and will open your account with Schwab by entering into an account agreement directly with them. We do not open the account for you, although we may assist you in doing so. Even though your account is maintained at Schwab, we can still use other brokers to execute trades for your account as described below (see “Your brokerage and custody costs”)

How we select brokers/custodians

We seek to require a custodian/broker that will hold your assets and execute transactions on terms that are overall most advantageous when compared with other available providers and their services. We consider a wide range of factors, including:

- Combination of transaction execution services and asset custody services (generally without a separate fee for custody)
- Capability to execute, clear, and settle trades (buy and sell securities for your account)
- Capability to facilitate transfers and payments to and from accounts (wire transfers, check requests, bill payment, etc.)
- Breadth of available investment products (stocks, bonds, mutual funds, exchange-traded funds (ETFs), etc.)
- Availability of investment research and tools that assist us in making investment decisions
- Quality of services
- Competitiveness of the price of those services (commission rates, margin interest rates, other fees, etc.) and willingness to negotiate the prices
- Reputation, financial strength, security and stability
- Prior service to us and our clients
- Availability of other products and services that benefit us, as discussed below (see “Products and services available to us from Schwab”)

Your brokerage and custody costs

For our clients’ accounts that Schwab maintains, Schwab generally does not charge you separately for custody services but is compensated by charging you commissions or other fees on trades that it executes or that settle into your Schwab account. Certain trades (for example, many mutual funds and ETFs) may not incur Schwab commissions or transaction fees. Schwab is also compensated by earning interest on the uninvested cash in your account in Schwab’s Cash Features Program.

Products and services available to us from Schwab

Schwab Advisor Services™ is Schwab’s business serving independent investment advisory firms like us. They provide our clients and us with access to their institutional brokerage services (trading, custody, reporting and related services), many of which are not typically available to Schwab retail customers. Schwab also makes available various support services. Some of those services help us manage or administer our clients’ accounts, while others help us manage and grow our business. Schwab’s support services are generally available on an unsolicited basis (we don’t have to request them) and at no charge to us. Following is a more detailed description of Schwab’s support services:

Services that benefit you

Schwab's institutional brokerage services include access to a broad range of investment products, execution of securities transactions, and custody of client assets. The investment products available through Schwab include some to which we might not otherwise have access or that would require a significantly higher minimum initial investment by our clients. Schwab's services described in this paragraph generally benefit you and your account.

Services that may not directly benefit you

Schwab also makes available to us other products and services that benefit us but may not directly benefit you or your account. These products and services assist us in managing and administering our clients' accounts. They include investment research, both Schwab's own and that of third parties. We may use this research to service all or a substantial number of our clients' accounts, including accounts not maintained at Schwab. In addition to investment research, Schwab also makes available software and other technology that:

- provide access to client account data (such as duplicate trade confirmations and account statements)
- facilitate trade execution and allocate aggregated trade orders for multiple client accounts
- provide pricing and other market data
- facilitate payment of our fees from our clients' accounts
- assist with back-office functions, recordkeeping, and client reporting

Services that generally benefit only us

Schwab also offers other services intended to help us manage and further develop our business enterprise. These services include:

- Educational conferences and events
- Consulting on technology, compliance, legal, and business needs
- Publications and conferences on practice management and business succession do not require that you maintain your account with Schwab, based on our interest in receiving Schwab's services that benefit our business and Schwab's payment for services for which we would otherwise have to pay rather than based on your interest in receiving the best value in custody services and the most favorable execution of your transactions. This is a conflict of interest. We believe, however, that our selection of Schwab as custodian and broker is in the best interests of our clients. Our selection is primarily supported by the scope, quality, and price of Schwab's services (see "How we select brokers/ custodians") and not Schwab's services that benefit only us.

Aggregating (Block) Trading for Multiple Client Accounts

Generally, we combine multiple orders for shares of the same securities purchased for advisory accounts we manage (this practice is commonly referred to as "block trading"). We will then distribute a portion of the shares to participating accounts in a fair and equitable manner. The distribution of the shares purchased is typically proportionate to the size of the account, but it is not based on account performance or the amount or structure of management fees. Accounts owned by our firm or persons associated with our firm may participate in block trading with your accounts; however, they will not be given preferential treatment. There are no transaction fees for ETFs and Individual Stocks so no transaction fees will apply for those securities regardless of whether or not the trades are executed through a block trade.

Outside Managers used by Saza Wealth Partners LLC may block Client trades at their discretion. Their specific practices are further discussed in their ADV Part 2A, Item 12.

Item 13: Review of Accounts

James Callahan, Founder, Managing Partner and CCO of Saza Wealth Partners LLC, will work with Clients to obtain current information regarding their assets and investment holdings and will review this information as part of our financial planning services. Saza Wealth Partners LLC does not provide specific reports to financial planning Clients, other than financial plans.

Client accounts with the Investment Advisory Service will be reviewed regularly on a quarterly basis by James Callahan, Founder, Managing Partner and CCO. On at least an annual basis we will schedule a meeting with the client to review their accounts together and ensure that their portfolio still aligns with their needs and objectives. The account is reviewed with regards to the Client's investment policies and risk tolerance levels. Events that may trigger a special review would be unusual performance, addition or deletions of Client imposed restrictions, excessive draw-down, volatility in performance, or buy and sell decisions from the firm or per Client's needs.

Clients will receive trade confirmations from Charles Schwab for each transaction in their accounts as well as monthly or quarterly statements and annual tax reporting statements from their custodian showing all activity in the accounts, such as receipt of dividends and interest.

Saza Wealth Partners LLC will provide written reports and invoices to Investment Management Clients on a quarterly basis. We urge Clients to compare these reports and invoices against the account statements they receive from their custodian and promptly notify us of any discrepancies.

Item 14: Client Referrals and Other Compensation

We receive an economic benefit from Schwab in the form of the support products and services it makes available to us. These products and services, how they benefit us, and the related conflicts of interest are described above under Item 12 Brokerage Practices products and services is not based on us giving particular investment advice, such as buying particular securities for our clients.

Other than these soft-dollar benefits, we do not receive any compensation from any third-party in connection with the services provided to our clients.

We may compensate other investment advisors in exchange for client referrals. Before engaging in any solicitation arrangements, a written agreement will be established between the solicitor and Saza Wealth Partners LLC.

Item 15: Custody

Saza Wealth Partners LLC does not accept custody of Client funds except in the instance of withdrawing Client fees.

For Client accounts in which Saza Wealth Partners LLC directly debits their advisory fee:

- i. Saza Wealth Partners LLC will send a copy of its invoice to the custodian at the same time that it sends the Client a copy.
- ii. The custodian will send at least quarterly statements to the Client showing all disbursements for the account, including the amount of the advisory fee.
- iii. The Client will provide written authorization to Saza Wealth Partners LLC, permitting them to be paid directly for their accounts held by the custodian.

Clients should receive at least quarterly statements from the qualified custodian that holds and maintains Client's investment assets. We urge you to carefully review such statements and compare such official custodial records to the invoices and reports that we may provide to you and promptly notify us of any discrepancies. Our invoices or reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

Item 16: Investment Discretion

For those Client accounts where we provide Investment Management Services, we require discretion over Client accounts with respect to securities to be bought and sold and the amount of securities to be bought and sold. Investment discretion is explained to Clients in detail when an advisory relationship has commenced. At the start of the advisory relationship, the Client will execute a Limited Power of Attorney, which will grant our firm discretion over the account. Additionally, the discretionary relationship will be outlined in the advisory contract and signed by the Client.

We also have discretionary authority to select sub-advisors and their various SMA programs in order to effectively manage the client's portfolio. Our discretionary authority allows us to select, remove, and/or change sub-advisers when we determine it is appropriate and in the client's best interest.

Item 17: Voting Client Securities

We do not vote Client proxies. Therefore, Clients maintain exclusive responsibility for: (1) voting proxies, and (2) acting on corporate actions pertaining to the Client's investment assets. The Client shall instruct the Client's qualified custodian to forward to the Client copies of all proxies and shareholder communications relating to the Client's investment assets. If the client has any questions on a particular proxy vote, they may contact us at the number listed on the cover of this brochure.

In most cases, you will receive proxy materials directly from the account custodian. However, in the event we were to receive any written or electronic proxy materials, we would forward them directly to you by mail, unless you have authorized our firm to contact you by electronic mail, in which case, we would forward you any electronic solicitation to vote proxies.

Item 18: Financial Information

Registered Investment Advisers are required in this Item to provide you with certain financial information or disclosures about our financial condition. We have no financial commitment that impairs our ability to meet contractual and fiduciary commitments to Clients, and we have not been the subject of a bankruptcy proceeding.

We do not have custody of Client funds or securities or require or solicit prepayment of more than \$500 in fees per Client six months in advance.

Item 19: Requirements for State-Registered Advisers

James Callahan

Born: 1972

Educational Background

- 2003 – Master's in Business Administration, Ross School Of Business, University Of Michigan
- 1995 – Bachelor's of Science In Economics, Santa Clara University

Business Experience

- 10/2020 – Present, Saza Wealth Partners LLC, Founder, Managing Partner and CCO
- 09/2019 – 09/2020, Shine Wealth Partners, Senior Wealth Advisor and Director of Investments
- 04/2019 – 09/2019, The Saza Group, Business Consulting
- 08/2010 – 04/2019, Janiczek Wealth Management, Managing Partner

Professional Designations

CFP (Certified Financial Planner)®: 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 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.

Chartered Financial Analyst (CFA): The CFA Program is a graduate-level self-study program that combines a broad-based curriculum of investment principles with professional conduct requirements. It is designed to prepare charter holders for a wide range of investment specialties that apply in every market all over the world. To earn a CFA charter, applicants study for three exams (Levels I, II, III) using an assigned curriculum. Upon passing all three exams and meeting the professional and ethical requirements, they are awarded a charter.

Other Business Activities

James Callahan is not involved with outside business activities.

Performance-Based Fees

Saza Wealth Partners LLC is not compensated by performance-based fees.

Material Disciplinary Disclosures

No management person at Saza Wealth Partners LLC has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Material Relationships That Management Persons Have With Issuers of Securities

Saza Wealth Partners LLC, nor James Callahan, have any relationship or arrangement with issuers of securities.

Additional Compensation

James Callahan does not receive any economic benefit from any person, company, or organization, in exchange for providing Clients advisory services through Saza Wealth Partners LLC.

Requirements for State Registered Advisers

James Callahan has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.



saza
WEALTH PARTNERS

Saza Wealth Partners LLC

7900 East Union Ave., Suite 1100
Denver, CO 80237
(303)653-1225

Dated December 8th, 2020

Form ADV Part 2B – Brochure Supplement

For

James Callahan 2679930

Founder, Managing Partner and Chief Compliance Officer

This brochure supplement provides information about James Callahan that supplements the Saza Wealth Partners LLC (“Saza Wealth Partners LLC”) brochure. A copy of that brochure precedes this supplement. Please contact James Callahan if the Saza Wealth Partners LLC brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about James Callahan is available on the SEC’s website at www.adviserinfo.sec.gov which can be found using the identification number 2679930.

Item 2: Educational Background and Business Experience

James Callahan

Born: 1972

Educational Background

- 2003 – Master's in Business Administration, Ross School Of Business, University Of Michigan
- 1995 – Bachelor's of Science In Economics, Santa Clara University

Business Experience

- 10/2020 – Present, Saza Wealth Partners LLC, Founder, Managing Partner and CCO
- 09/2019 – 09/2020, Shine Wealth Partners, Senior Wealth Advisor and Director of Investments
- 04/2019 – 09/2019, The Saza Group, Business Consulting
- 08/2010 – 04/2019, Janiczek Wealth Management, Managing Partner

Professional Designations

CFP (Certified Financial Planner)®: 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 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.

Chartered Financial Analyst (CFA): The CFA Program is a graduate-level self-study program that combines a broad-based curriculum of investment principles with professional conduct requirements. It is designed to prepare charter holders for a wide range of investment specialties that apply in every market all over the world. To earn a CFA charter, applicants study for three exams (Levels I, II, III) using an assigned curriculum. Upon passing all three exams and meeting the professional and ethical requirements, they are awarded a charter.

Item 3: Disciplinary Information

No management person at Saza Wealth Partners LLC has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Item 4: Other Business Activities

James Callahan is not involved with outside business activities.

Item 5: Additional Compensation

James Callahan does not receive any economic benefit from any person, company, or organization, in exchange for providing Clients advisory services through Saza Wealth Partners LLC.

Item 6: Supervision

James Callahan, as Founder, Managing Partner and Chief Compliance Officer of Saza Wealth Partners LLC, will adhere to the firm’s policies and procedures. He may be contacted at the phone number on this brochure supplement.

Item 7: Requirements for State Registered Advisers

James Callahan has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.