FORM ADV PART 2A
DISCLOSURE BROCHURE

TEEPLE WEALTH
MANAGEMENT

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This brochure provides information about the qualifications and business practices of Teeple Wealth Management, LLC. Being registered as a registered investment adviser does not imply a certain level of skill or training. If you have any questions about the contents of this brochure, please contact us at 317-350-4255. 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. Additional information about Teeple Wealth Management, LLC (CRD #147676) is available on the SEC's website at www.adviserinfo.sec.gov

FEBRUARY 7, 2019

Item 2: Material Changes

Annual Update

The Material Changes section of this brochure will be updated annually or when material changes occur since the previous release of the Firm Brochure.

Material Changes since the Last Update

This update is in accordance with the annual filing requirements for registered investment advisors. Since the last filing of this brochure in April 13, 2018, the following has been updated:

- Item 4 has been updated to disclose our most recent calculation for client assets under management.
- Item 7 has been updated regarding account minimums.

Full Brochure Available

This Firm Brochure being delivered is the complete brochure for the Firm.

Item 3: Table of Contents

Form ADV – Part 2A – Firm Brochure

Item 4: Advisory Business

Firm Description

Teeple Wealth Management, LLC is a firm engaged in the business of providing sound financial and investment advice to its clients and has been doing so since its inception in May of 2008. The firm is solely owned by Matt Teeple.

Types of Advisory Services

ASSET MANAGEMENT

TWM offers non-discretionary asset management services to advisory Clients. TWM will offer Clients ongoing asset management services through determining individual investment goals, time horizons, objectives, and risk tolerance. Investment strategies, investment selection, asset allocation, portfolio monitoring and the overall investment program will be based on the above factors. TWM will determine the securities to be bought or sold and the amount of the securities to be bought or sold. However, TWM will obtain prior Client approval on each and every transaction before executing any transaction.

FINANCIAL PLANNING AND CONSULTING

The services provided by Teeple Wealth Management to its various clients are completely driven by the specific needs of each client. The firm provides advice on both investments and a wide array of financial planning topics. Common examples of the types of financial planning available to clients of Teeple Wealth Management include (but are not limited to):

- Retirement Planning
- Insurance and Risk Planning
- Estate Planning
- Tax Planning
- Education Funding
- Charitable Planning
- Debt Reduction
- Budgeting
- Selecting Group Benefits
- Stock Option Planning

This list, as mentioned, is not exhaustive. TWM is in the business of assisting clients to achieve their life goals while at same time seeking to do so in a way that maximizes and preserves the clients wealth. If a client has a question about life goals that are in some way related to their finances, Teeple Wealth Management is interested in helping that client find solutions to their issues.

ERISA PLAN SERVICES

TWM provides service to qualified retirement plans including 401(k) plans, 403(b) plans, pension and profit sharing plans, cash balance plans, and deferred compensation plans. TWM may act as a 3(21) advisor:

Limited Scope ERISA 3(21) Fiduciary. TWM may serve as a limited scope ERISA 3(21) fiduciary that can advise, help and assist plan sponsors with their investment decisions on a non-discretionary basis. As an investment advisor TWM has a fiduciary duty to act in the best interest of the Client. The plan sponsor is still ultimately responsible for the decisions made in their plan, though using TWM can help the plan sponsor delegate liability by following a diligent process.

1. Fiduciary Services are:

   - Provide non-discretionary investment advice to the Client about asset classes and investment alternatives available for the Plan in accordance with the Plan's investment policies and objectives. Client will make the final decision regarding the initial selection, retention, removal and addition of investment options. TWM acknowledges that it is a fiduciary as defined in ERISA section 3 (21) (A) (ii).
   - Assist the Client in the development of an investment policy statement ("IPS"). The IPS establishes the investment policies and objectives for the Plan. Client shall have the ultimate responsibility and authority to establish such policies and objectives and to adopt and amend the IPS.
   - Provide non-discretionary investment advice to the Plan Sponsor with respect to the selection of a qualified default investment alternative for participants who are automatically enrolled in the Plan or who have otherwise failed to make investment elections. The Client retains the sole responsibility to provide all notices to the Plan participants required under ERISA Section 404(c) (5) and 404(a)-5.
   - Assist in monitoring investment options by preparing periodic investment reports that document investment performance, consistency of fund management and conformance to the guidelines set forth in the IPS and make recommendations to maintain, remove or replace investment options.
   - Meet with Client on a periodic basis to discuss the reports and the investment recommendations.

2. Non-fiduciary Services are:

   - Assist in the education of Plan participants about general investment information and the investment alternatives available to them under the Plan. Client understands TWM's assistance in education of the Plan participants shall be consistent with and within the scope of the Department of Labor's definition of investment education (Department of Labor Interpretive Bulletin 96-1). As such, TWM is not providing fiduciary advice as defined by ERISA 3(21)(A)(ii) to the Plan participants. Advisor will not provide investment advice concerning the prudence of any investment option or combination of investment options for a particular participant or beneficiary under the Plan.
   - Assist in the group enrollment meetings designed to increase retirement plan participation among the employees and investment and financial understanding by the employees.

TWM may provide these services or, alternatively, may arrange for the Plan's other providers to offer these services, as agreed upon between Advisor and Client.

3. TWM has no responsibility to provide services related to the following types of assets ("Excluded Assets"):

- Employer securities;
- Real estate (except for real estate funds or publicly traded REITs);
- Stock brokerage accounts or mutual fund windows;
- Participant loans;
- Non-publicly traded partnership interests;
- Other non-publicly traded securities or property (other than collective trusts and similar vehicles); or
- Other hard-to-value or illiquid securities or property.

Excluded Assets will **not** be included in calculation of Fees paid to TWM on the ERISA Agreement.

Specific services will be outlined in detail to each plan in the 408(b)2 disclosure.

NON-ERISA PLAN SERVICES

TWM provides service to business for Non-ERISA qualified retirement plans. The following services are available, depending on the needs of each business:

- Assist/educate employer on SIMPLE design options & completion of Form 5305
- Assist employer on notices to employees regarding matches and plan specifics
- Assistance to employees on opening retail brokerage accounts
- One-time Education to employees on retail trading platform and investor education sections of brokerage account website
- Other miscellaneous consulting services on an as needed basis

Client Tailored Services and Client Imposed Restrictions

The goals and objectives for each Client are documented in our Client files. Investment strategies are created that reflect the stated goals and objectives. Clients may impose restrictions on investing in certain securities or types of securities.

Agreements may not be assigned without written Client consent.

Wrap Fee Programs

TWM does not sponsor any wrap fee programs.

Client Assets under Management

As of December 31, 2018, TWM had $54,534,610 Client assets under management on a non-discretionary basis.

Item 5: Fees and Compensation

Method of Compensation and Fee Schedule

ASSET MANAGEMENT

Fees are most often calculated based upon a flat 1% of the assets under management, which includes work done on non-investment related financial planning. In certain situations, largely dependent on the scale of the client and scope of the work, alterations have been made deviating from the standard fee.

Fees may be negotiated and may differ among clients based upon a number of factors, including but not limited to, the type of Account, the size of the Account, and the number and range of supplemental advisory and client related services to be provided. Fees are calculated annually based upon the December 31st ending balance of the assets under management and then invoiced quarterly and paid one quarter in advance. Should the client desire to terminate the advisory relationship, they simply need to provide written notice to the advisor with 10 days notice of their intent to terminate the relationship. TWM will then pro-rate the fee that has been collected up to the effective termination date and issue the client a refund for the remaining difference that had been paid in advance.

Clients who hold assets at T.D. Ameritrade, where Teeple Wealth Management is an institutional client, have the option to have their fee directly debited from one of their accounts or to pay the fee separately on their own.

For fees that are directly deducted from the account by the custodian:

- TWM will provide the Client with an invoice concurrent to instructing the custodian to deduct the fee stating the amount of the fee, the formula used to calculate the fee, the amount of assets under management the fee is based on and the time period covered by the fee;
- TWM will obtain written authorization signed by the Client allowing the fees to be deducted; and
- The Client will receive quarterly statements directly from the custodian which disclose the fees deducted.

FINANCIAL PLANNING AND CONSULTING

On occasion, Teeple Wealth Management engages in project work for clients who would not otherwise need full time, continuing service. In such cases, the scope of the project is considered and an hourly compensation of $250 per hour or flat project fee is negotiated and agreed upon on a case by case basis.

ERISA PLAN SERVICES

The annual fees are based on the market value of the Included Assets and will not exceed 1%. The annual fee is negotiable and may be charged as a percentage of the Included Assets or as a flat fee. Fees may be charged quarterly or monthly in arrears or in advance based on the assets as calculated by the custodian or record keeper of the Included Assets (without adjustments for anticipated withdrawals by Plan participants or other anticipated or scheduled transfers or distribution of assets). If the services to be provided start any time other than the first day of a quarter or month, the fee will be prorated based on the number of days remaining in the quarter or month. If this Agreement is terminated prior to the end of the billing cycle, TWM shall be entitled to a prorated fee based on the number of days during the fee period services were provided or Client will be due a prorated refund of fees for days services were not provided in the billing cycle.

The fee schedule, which includes compensation of TWM for the services is described in detail in Schedule A of the ERISA Plan Agreement. The Plan is obligated to pay the fees, however the Plan Sponsor may elect to pay the fees. Client may elect to be billed directly or have fees deducted from Plan Assets. TWM does not reasonably expect to receive any additional compensation, directly or indirectly, for its services under this Agreement. If additional compensation is received, TWM will disclose this compensation, the services rendered, and the payer of compensation. TWM will offset the compensation against the fees agreed upon under this Agreement.

NON-ERISA PLAN SERVICES

The fees for these services are based on an initial fee based on $250 per hour. Prior to executing an agreement, Client will be provided a fee estimate for services. Fees are due upon execution of the agreement. Initial services are completed within 6 month of signing the agreement. Clients may elect to hire us either for a one-time service or for ongoing services year to year.

Client Payment of Fees

Investment management fees are usually deducted from the client account unless other arrangements have been made.

Fees for specific planning and/or consulting when no asset management services are provided are paid direct to TWM.

Fees for ERISA plans are typically paid from plan assets.

Additional Client Fees Charged

While TWM never earns anything other than the fee it charges its clients, there are other fees the client should expect to incur through the course of doing business which are charged by 3rd parties. These fees can include charges from the custodian holding the client's assets, transaction fees, annual mutual funds expenses, etc. TWM makes every effort possible to reduce these expenses on the client's behalf to the fullest extent possible including our policy of never selling commission or load based investments in addition to diligently seeking out custodians who are very competitively and reasonably priced.

For more details on the brokerage practices, see Item 12 of this brochure.

Prepayment of Client Fees

TWM does not require any prepayment of fees of more than $500 per Client and six months or more in advance.

External Compensation for the Sale of Securities to Clients

TWM does not receive any external compensation for the sale of securities to Clients, nor do any of the investment advisor representatives of TWM.

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

Sharing of Capital Gains

Fees are not based on a share of the capital gains or capital appreciation of managed securities.

TWM does not use a performance-based fee structure because of the conflict of interest. Performance based compensation may create an incentive for TWM to recommend an investment that may carry a higher degree of risk to the Client.

Item 7: Types of Clients

Description

TWM generally provides investment advice to individuals, high net worth individuals, Pension and profit sharing plans, corporations or business entities.

Client relationships vary in scope and length of service.

Account Minimums

While TWM While Teeple Wealth Management does not maintain a formal minimum asset threshold to enter into an advisory agreement with a client, the firm does impose a minimum annual investment advisory fee of $1,250 on clients who wish to engage in its services. If the Client's assets under management being billed at 1% equals less than $1,250, they will be bumped up to this annual minimum.

Teeple Wealth Management has a tiered fee for service model as it is applied to its frequency of client meetings throughout the year. For clients with annual fees of $2500 or less, we will offer to meet at least annually. For clients with a fee calculated between $2500 and $3750, we will offer to meet at least semi-annually. For clients with fees between $3750 and $5000, we will offer to meet at least three times per year. And for clients with a fee over $5,000, we will offer to meet quarterly.

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

Methods of Analysis

In formulating an investment strategy for its clients, Teeple Wealth Management will collect information from each client related to their goals and risk tolerances in order to construct a portfolio that is diversified across multiple asset classes and designed to meet the client's objectives. This process is entirely goal focused and keeps the client's risk tolerance in mind.

This process will result in an investment strategy including allocation targets for each asset class, unique to each client, which the portfolio can then be managed around. Most often, this will mean regular rebalancing to these strategic targets as the market fluctuates.

Occasionally, however, the investment strategy may also include decisions to intentionally become over or underweight a particular asset class as recommended by the advisor and agreed upon by the client when the market seems to be presenting a unique opportunity. The advice to do so is typically based upon the advisor's research of the market environment which includes the following types of analysis:

Fundamental analysis concentrates on factors that determine a company's value and expected future earnings. This strategy would normally encourage equity purchases in stocks that are undervalued or priced below their perceived value. The risk assumed is that the market will fail to reach expectations of perceived value.

Technical analysis attempts to predict a future stock price or direction based on market trends. The assumption is that the market follows discernible patterns and if these patterns can be identified then a prediction can be made. The risk is that markets do not always follow patterns and relying solely on this method may not take into account new patterns that emerge over time.

Cyclical analysis assumes that the markets react in cyclical patterns which, once identified, can be leveraged to provide performance. The risks with this strategy are twofold: 1) the markets do not always repeat cyclical patterns; and 2) if too many investors begin to implement this strategy, then it changes the very cycles these investors are trying to exploit.

Investment Strategy

The investment strategy for a specific Client is based upon the objectives stated by the Client during consultations. The Client may change these objectives at any time by providing written notice to TWM. Each Client executes a Client profile form or similar form that documents their objectives and their desired investment strategy.

Security Specific Material Risks

All investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks and should discuss these risks with TWM:

- *Market Risk*: The prices of securities held by mutual funds in which Clients invest may decline in response to certain events taking place around the world, including those directly involving the companies whose securities are owned by a fund; conditions affecting the general economy; overall market changes; local, regional or global political, social or economic instability; and currency, interest rate and commodity price fluctuations. Investors should have a long-term perspective and be able to tolerate potentially sharp declines in market value.
- *Interest-rate Risk*: Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- *Inflation Risk*: When any type of inflation is present, a dollar today will buy more than a dollar next year, because purchasing power is eroding at the rate of inflation.
- *Currency Risk*: Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- *Reinvestment Risk*: This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- *Liquidity Risk*: Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- *Management Risk:* The advisor's investment approach may fail to produce the intended results. If the advisor's assumptions regarding the performance of a

specific asset class or fund are not realized in the expected time frame, the overall performance of the Client's portfolio may suffer.

- *Equity Risk:* Equity securities tend to be more volatile than other investment choices. The value of an individual mutual fund or ETF can be more volatile than the market as a whole. This volatility affects the value of the Client's overall portfolio. Small- and mid-cap companies are subject to additional risks. Smaller companies may experience greater volatility, higher failure rates, more limited markets, product lines, financial resources, and less management experience than larger companies. Smaller companies may also have a lower trading volume, which may disproportionately affect their market price, tending to make them fall more in response to selling pressure than is the case with larger companies.
- *Fixed Income Risk:* The issuer of a fixed income security may not be able to make interest and principal payments when due. Generally, the lower the credit rating of a security, the greater the risk that the issuer will default on its obligation. If a rating agency gives a debt security a lower rating, the value of the debt security will decline because investors will demand a higher rate of return. As nominal interest rates rise, the value of fixed income securities held by a fund is likely to decrease. A nominal interest rate is the sum of a real interest rate and an expected inflation rate.
- *Investment Companies Risk:* When a Client invests in open end mutual funds or ETFs, the Client indirectly bears their proportionate share of any fees and expenses payable directly by those funds. Therefore, the Client will incur higher expenses, 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). ETFs are also subject to the following risks: (i) an ETF's shares may trade at a market price that is above or below their net asset value or (ii) 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. Adviser has no control over the risks taken by the underlying funds in which Client invests.
- *REIT Risk:* To the extent that a Client invests in REITs, it is subject to risks generally associated with investing in real estate, such as (i) possible declines in the value of real estate, (ii) adverse general and local economic conditions, (iii) possible lack of availability of mortgage funds, (iv) changes in interest rates, and (v) environmental problems. In addition, REITs are subject to certain other risks related specifically to their structure and focus such as: dependency upon management skills; limited diversification; the risks of locating and managing financing for projects; heavy cash flow dependency; possible default by borrowers; the costs and potential losses of self-liquidation of one or more holdings; the possibility of failing to maintain exemptions from securities registration; and, in many cases, relatively small market capitalization, which may result in less market liquidity and greater price volatility.

- *Derivatives Risk:* Funds in a Client's portfolio may use derivative instruments. The value of these derivative instruments derives from the value of an underlying asset, currency or index. Investments by a fund in such underlying funds may involve the risk that the value of the underlying fund's derivatives may rise or fall more rapidly than other investments, and the risk that an underlying fund may lose more than the amount that it invested in the derivative instrument in the first place. Derivative instruments also involve the risk that other parties to the derivative contract may fail to meet their obligations, which could cause losses.
- *Foreign Securities Risk:* Funds in which Clients invest may invest in foreign securities. Foreign securities are subject to additional risks not typically associated with investments in domestic securities. These risks may include, among others, currency risk, country risks (political, diplomatic, regional conflicts, terrorism, war, social and economic instability, currency devaluations and policies that have the effect of limiting or restricting foreign investment or the movement of assets), different trading practices, less government supervision, less publicly available information, limited trading markets and greater volatility. To the extent that underlying funds invest in issuers located in emerging markets, the risk may be heightened by political changes, changes in taxation, or currency controls that could adversely affect the values of these investments. Emerging markets have been more volatile than the markets of developed countries with more mature economies.
- *Long-term purchases*: Long-term investments are those vehicles purchased with the intension of being held for more than one year. Typically the expectation of the investment is to increase in value so that it can eventually be sold for a profit. In addition, there may be an expectation for the investment to provide income. One of the biggest risks associated with long-term investments is volatility, the fluctuations in the financial markets that can cause investments to lose value.
- *Short-term purchases*: Short-term investments are typically held for one year or less. Generally there is not a high expectation for a return or an increase in value. Typically, short-term investments are purchased for the relatively greater degree of principal protection they are designed to provide. Short-term investment vehicles may be subject to purchasing power risk — the risk that your investment's return will not keep up with inflation.
- *Trading risk*: Investing involves risk, including possible loss of principal. There is no assurance that the investment objective of any fund or investment will be achieved.
- *Options Trading*: The risks involved with trading options are that they are very time sensitive investments. An options contract is generally a few months. The buyer of an option could lose his or her entire investment even with a correct prediction about the direction and magnitude of a particular price change if the price change does not occur in the relevant time period (i.e., before the option expires). Additionally, options are less tangible than some other investments. An option is a "book-entry" only investment without a paper certificate of ownership.

- *Trading on Margin:* In a cash account, the risk is limited to the amount of money that has been invested. In a margin account, risk includes the amount of money invested plus the amount that has been loaned. As market conditions fluctuate, the value of marginable securities will also fluctuate, causing a change in the overall account balance and debt ratio. As a result, if the value of the securities held in a margin account depreciates, the Client will be required to deposit additional cash or make full payment of the margin loan to bring account back up to maintenance levels. Clients who cannot comply with such a margin call may be sold out or bought in by the brokerage firm.
- *Leveraged Risk*: The risks involved with using leverage may include compounding of returns (this works both ways – positive and negative), possible reset periods, volatility, use of derivatives, active trading and high expenses.
- *Equity Linked CD Risk:* Penalties may apply to early withdrawals. Fair market value of CD's when sold in the secondary market may be worth more or less than face value. May or may not be FDIC insured. Returns are not based solely on market returns, as there may be a maximum rate of interest the CD will earn. May be taxed on income earned, but interest isn't accrued (received) until the CD matures. Many CDs may have "call" features, allowing the bank to close the contract early with no penalty, paying back principle and any accrued interest.
- *Structured Notes Risk:* The risks involved with using structured notes are credit risk of the issuing investment bank, illiquidity, and there is a risk to the pricing accuracy as most structured notes do not trade after issuance.
- *Hedge Funds Risk:* The risks involved with hedge funds are that they may invest in unregistered investments that are not subject to the SEC's registration and disclosure requirements. They may have risky investment strategies, which may include speculative investment and trading strategies. Both unregistered and registered hedge funds are illiquid investments and are subject to restrictions on transferability and resale. The tax structure of investments in hedge funds may be complex.
- *Private Equity/Placement Risk:* Because offerings are exempt from registration requirements, no regulator has reviewed the offerings to make sure the risks associated with the investment and all material facts about the entity raising money are adequately disclosed. Securities offered through private placements are generally illiquid, meaning there are limited opportunities to resell the security. Risk of the underlying investment may be significantly higher than publicly traded investments.

The specific risks associated with financial planning include:

- Risk of Loss
  - Client fails to follow the recommendations of TWM resulting in loss
  - Client has changes in financial status or lifestyle and therefore plan recommendations are no longer valid.

Item 9: Disciplinary Information

Criminal or Civil Actions

TWM and its management have not been involved in any criminal or civil action.

Administrative Enforcement Proceedings

TWM and its management have not been involved in administrative enforcement proceedings.

Self- Regulatory Organization Enforcement Proceedings

TWM 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 TWM or the integrity of its management.

Item 10: Other Financial Industry Activities and Affiliations

Broker-Dealer or Representative Registration

TWM is not registered as a broker- dealer and no affiliated representatives of TWM are registered representatives of a broker-dealer.

Futures or Commodity Registration

Neither TWM nor its affiliated representatives are registered or have an application pending to register as a futures commission merchant, commodity pool operator, or a commodity trading advisor.

Material Relationships Maintained by this Advisory Business and Conflicts of Interest

There are no material relationships to disclose.

Recommendations or Selections of Other Investment Advisors and Conflicts of Interest

TWM does not select or recommend other investment advisors.

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

Code of Ethics Description

TWM has adopted and abides by the Code of Ethics as set forth by the Certified Financial Planner Board of Standards. This Code of Ethics holds TWM to high standards in integrity, objectivity, competence, fairness, confidentiality, professionalism and diligence. This Code of Ethics will be provided upon request.

As fiduciary to its clients, TWM has also, at every opportunity, gone to great lengths to ensure the ethical treatment of its clients, even going beyond the requirements of the law with regards to compensation and conflicts of interest. Whereas the law allows many types of compensation and soft dollar arrangements so longs as they are disclosed, we believe a fee-only model best aligns our interests with that of our clients. And whereas the law requires any conflict of interest to be disclosed, we believe that all conflicts of interest should be eliminated whenever possible.

TWM never buys or sells securities for a client's account where the firm, or any of its owners, has a material interest. This potential conflict of interest has been eliminated.

TWM regularly maintains a list of Recommended Investments used in conjunction with making client investment recommendations. We feel it is important for our owner to invest "alongside" our clients, and as such, the owner of the firm invests in many of the same recommended funds as our clients, which is yet another example of how we align our interests with that of our clients. If there were a time when a sweeping change across all clients would need to occur for a particular investment in which we were invested alongside our clients, a conflict of interest arises that cannot be eliminated.

Because we are committed to being in the same boat as our clients with respect to the investments we recommend, when such a situation presents itself, the conflict that can't be eliminated with regards to the sweeping change is... who gets the first opportunity? The owner or the clients? We see no way to simultaneously eliminate this conflict and invest alongside our clients. However, if sweeping changes become necessary, our commitment is that the client will have the benefit of getting the first opportunities. TWM will provide a copy of the Code of Ethics to any Client or prospective Client upon request.

Investment Recommendations Involving a Material Financial Interest and Conflict of Interest

TWM and its affiliated persons do not recommend to Clients securities in which we have a material financial interest.

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

TWM and its affiliated persons may buy or sell securities that are also held by Clients. In order to mitigate conflicts of interest such as trading ahead of Client transactions, affiliated persons are required to disclose all reportable securities transactions as well as provide TWM with copies of their brokerage statements.

The Chief Compliance Officer of TWM is Matthew Teeple. He reviews all trades of the affiliated persons each quarter. The personal trading reviews ensure that the personal trading of affiliated persons does not affect the markets and that Clients of the firm receive preferential treatment over associated persons' transactions.

Client Securities Recommendations or Trades and Concurrent Advisory Firm Securities Transactions and Conflicts of Interest

TWM does not maintain a firm proprietary trading account and does not have a material financial interest in any securities being recommended and therefore no conflicts of interest exist. However, affiliated persons may buy or sell securities at the same time they buy or sell securities for Clients. In order to mitigate conflicts of interest such as front running, affiliated persons are required to disclose all reportable securities transactions as well as provide TWM with copies of their brokerage statements.

Item 12: Brokerage Practices

Factors Used to Select Broker-Dealers for Client Transactions

TWM may recommend the use of a particular broker-dealer or may utilize a broker-dealer of the Client's choosing. TWM will select appropriate brokers based on a number of factors including but not limited to their relatively low transaction fees and reporting ability. TWM relies on its broker to provide its execution services at the best prices available. Lower fees for comparable services may be available from other sources. Clients pay for any and all custodial fees in addition to the advisory fee charged by TWM.

- *Directed Brokerage*
  In circumstances where a Client directs TWM to use a certain broker-dealer, TWM still has a fiduciary duty to its Clients. The following may apply with Directed Brokerage: TWM's inability to negotiate commissions, to obtain volume discounts, there may be a disparity in commission charges among Clients and conflicts of interest arising from brokerage firm referrals.

- *Best Execution*
  Investment advisors who manage or supervise Client portfolios have a fiduciary obligation of best execution. The determination of what may constitute best execution and price in the execution of a securities transaction by a broker involves a number of considerations and is subjective. Factors affecting brokerage selection include the overall direct net economic result to the portfolios, the efficiency with which the transaction is effected, the ability to effect the transaction where a large block is involved, the operational facilities of the broker-dealer, the value of an ongoing relationship with such broker and the financial strength and stability of the broker. The firm does not receive any portion of the trading fees.

- *Soft Dollar Arrangements*
  TWM does not receive soft dollar benefits.

Aggregating Securities Transactions for Client Accounts

TWM does not aggregate orders.

Item 13: Review of Accounts

Schedule for Periodic Review of Client Accounts or Financial Plans and Advisory Persons Involved

Formal account reviews are conducted at least annually and on the same frequency as the fee for service model described in section 7 under account minimums.A formal account review includes allocation reviews, rebalancing, performance measurement and investment manager assessments. Reviews may be constructed and delivered at the investment associate level, but all recommendations are reviewed by an equity owner in the firm. Informal, routine account reviews are also done regularly between the formal quarterly reviews.

Review of Client Accounts on Non-Periodic Basis

Other conditions that may trigger a review of Clients' accounts are changes in the tax laws, new investment information, and changes in a Client's own situation.

Content of Client Provided Reports and Frequency

Clients receive written account statements no less than quarterly for managed accounts. Account statements are issued by TWM's custodian. Client receives confirmations of each transaction in account from Custodian and an additional statement during any month in which a transaction occurs.

Item 14: Client Referrals and Other Compensation

Economic Benefits Provided to the Advisory Firm from External Sources and Conflicts of Interest

TWM does not receive any economic benefits from external sources.

Advisory Firm Payments for Client Referrals

TWM does not compensate for Client referrals.

Item 15: Custody

Account Statements

All assets are held at qualified custodians, which means the custodians provide account statements directly to Clients at their address of record at least quarterly. Clients are urged to compare the account statements received directly from their custodians to any documentation or reports prepared by TWM.

TWM is deemed to have custody solely because advisory fees are directly deducted from Client's accounts by the custodian on behalf of TWM and Standing Letters of Authorization.

Item 16: Investment Discretion

Discretionary Authority for Trading

TWM does not exercise discretion for client accounts.TWM will determine the securities to be bought or sold and the amount of the securities to be bought or sold. However, TWM will obtain prior Client approval on each and every transaction before executing any transaction.

The Client approves the custodian to be used and the commission rates paid to the custodian. TWM does not receive any portion of the transaction fees or commissions paid by the Client to the custodian.

Item 17: Voting Client Securities

Proxy Votes

TWM does not vote proxies on securities. Clients are expected to vote their own proxies. The Client will receive their proxies directly from the custodian of their account or from a transfer agent.

TWM will not provide recommendations or assistance to the Client on voting proxies.

Item 18: Financial Information

Balance Sheet

A balance sheet is not required to be provided because TWM does not serve as a custodian for Client funds or securities and TWM does not require prepayment of fees of more than $500 per Client and six months or more in advance.

Financial Conditions Reasonably Likely to Impair Advisory Firm's Ability to Meet Commitments to Clients

TWM has no condition that is reasonably likely to impair our ability to meet contractual commitments to our Clients.

Bankruptcy Petitions during the Past Ten Years

Neither TWM nor its management has had any bankruptcy petitions in the last ten years.

Item 19: Requirements for State Registered Advisors

Education and business background, including any outside business activities for all management and supervised persons can be found in the Supplement to this Brochure (Part 2B of Form ADV Part 2).

Material Relationship Maintained by this Advisory Business or Management persons with Issuers of Securities

None to report.

Item 1 Cover Page

SUPERVISED PERSON BROCHURE

FORM ADV PART 2B

Matthew Teeple CFP®

TEEPLE WEALTH MANAGEMENT

Office Address:
111 East Main Street
Brownsburg, IN 46112

Tel: 317-350-4255
Fax: 317-520-3466

mteeple@teeplewealth.com

Website:
www.teeplewealth.com

This brochure supplement provides information about Mathew Teeple and supplements the Teeple Wealth Management, LLC's brochure. You should have received a copy of that brochure. Please contact Matthew Teeple if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about Matthew Teeple (CRD #4827102) is available on the SEC's website at www.adviserinfo.sec.gov.

FEBRUARY 7, 2019

Brochure Supplement (Part 2B of Form ADV)

Supervised Person Brochure

Principal Executive Officer – Matthew Teeple, CFP®

- Year of birth: 1978

Item 2 - Educational Background and Business Experience

Educational Background:

- Indiana University, Kelly School of Business; 2000
  Bachelors of Science (degree conferred with High Distinction)
  Major Finance; Minor Economics

Professional Certifications

Employees have earned certifications and credentials that are required to be explained in further detail.

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.

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 10 hours over a two-day period, 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.

Business Experience:

- Teeple Wealth Management, LLC; Managing Member/Investment Advisor Representative; 2008-Present
- Oxford Financial Group; Client Service Manager; 2006-2007
- A.G. Edwards; Financial Consultant; 2004-2006

Item 3 - Disciplinary Information

Criminal or Civil Action: None to report.
Administrative Proceeding: None to report.
Self-Regulatory Proceeding: None to report.

Item 4 - Other Business Activities Engaged In

Matthew Teeple has no other business activities to disclose.

Item 5 - Additional Compensation

Matthew Teeple receives no additional compensation.

Item 6 - Supervision

Since Matthew Teeple is the sole owner and Chief Compliance officer of TWM. He is solely responsible for all supervision and formulation and monitoring of investment advice offered to Clients. He will adhere to the policies and procedures as described in the firm's Compliance Manual. He can be reached at mteeple@teeplewealth.com or 317-520-3466.

Item 7 - Requirements for State-Registered Advisors

Arbitration Claims: None to report.
Self-Regulatory Organization or Administrative Proceeding: None to report.
Bankruptcy Petition: None to report.