

**Balanced Wealth Management, LLC.**

**Form ADV Part 2A – Disclosure Brochure**

**Effective: June 3, 2025**

This Form ADV 2A (“Disclosure Brochure”) provides information about the qualifications and business practices of Balanced Wealth Management, LLC. (“Balanced Wealth” or the “Advisor”). If you have any questions about the content of this Disclosure Brochure, please contact the Advisor at (401) 398-2000.

Balanced Wealth is a registered investment advisor located in the State of Rhode Island. The information in this Disclosure Brochure has not been approved or verified by the U.S. Securities and Exchange Commission (“SEC”) or by any state securities authority. Registration of an investment advisor does not imply any specific level of skill or training. This Disclosure Brochure provides information through Balanced Wealth to assist you in determining whether to retain the Advisor.

Additional information about Balanced Wealth and its Advisory Persons is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with the Advisor’s firm name or CRD# 174699.

**Balanced Wealth Management, LLC.**  
**378 Main Street, Suite 105, East Greenwich, RI 02818**  
**Phone: (401) 398-2000**  
<http://www.balancedwealth.com>

## Item 2 – Material Changes

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Form ADV 2 is divided into two parts: *Part 2A (the "Disclosure Brochure")* and *Part 2B (the "Brochure Supplement")*. The Disclosure Brochure provides information about a variety of topics relating to an Advisor's business practices and conflicts of interest. The Brochure Supplement provides information about the Advisory Persons of Balanced Wealth. For convenience, the Advisor has combined these documents into a single disclosure document.

Balanced Wealth believes that communication and transparency are the foundation of its relationship with clients and will continually strive to provide you with complete and accurate information at all times. Balanced Wealth encourages all current and prospective clients to read this Disclosure Brochure and discuss any questions you may have with the Advisor.

### Material Changes

The following material changes have been made to this Disclosure Brochure since the annual amendment filing on February 5<sup>th</sup>, 2025:

- The Advisor has updated its wealth management fee ranges. Please see Item 5 for more details.

### Future Changes

From time to time, the Advisor may amend this Disclosure Brochure to reflect changes in business practices, changes in regulations, or routine annual updates as required by the securities regulators. This complete Disclosure Brochure or a Summary of Material Changes shall be provided to you annually and if a material change is made.

At any time, you may view the current Disclosure Brochure on-line at the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with the Advisor's name or CRD# 174699. You may also request a copy of this Disclosure Brochure at any time, by contacting the Advisor at (401) 398-2000.

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### Item 3 – Table of Contents

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<b>Item 1 – Cover Page.....</b>	<b>1</b>
<b>Item 2 – Material Changes.....</b>	<b>2</b>
<b>Item 3 – Table of Contents .....</b>	<b>3</b>
<b>Item 4 – Advisory Services .....</b>	<b>4</b>
A. Firm Information .....	4
B. Advisory Services Offered.....	4
C. Client Account Management .....	7
D. Wrap Fee Programs.....	7
E. Assets Under Management.....	7
<b>Item 5 – Fees and Compensation.....</b>	<b>7</b>
A. Fees for Advisory Services.....	7
B. Fee Billing.....	8
C. Other Fees and Expenses .....	9
D. Advance Payment of Fees and Termination .....	9
E. Compensation for Sales of Securities .....	10
<b>Item 6 – Performance-Based Fees and Side-By-Side Management.....</b>	<b>10</b>
<b>Item 7 – Types of Clients.....</b>	<b>10</b>
<b>Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss .....</b>	<b>11</b>
A. Methods of Analysis .....	11
B. Risk of Loss .....	11
<b>Item 9 – Disciplinary Information .....</b>	<b>12</b>
<b>Item 10 – Other Financial Industry Activities and Affiliations .....</b>	<b>12</b>
<b>Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading .....</b>	<b>13</b>
A. Code of Ethics .....	13
B. Personal Trading with Material Interest.....	13
C. Personal Trading in Same Securities as Clients .....	13
D. Personal Trading at Same Time as Client .....	13
<b>Item 12 – Brokerage Practices.....</b>	<b>13</b>
A. Recommendation of Custodian[s] .....	13
B. Aggregating and Allocating Trades .....	14
<b>Item 13 – Review of Accounts .....</b>	<b>14</b>
A. Frequency of Reviews.....	14
B. Causes for Reviews .....	14
C. Review Reports.....	15
<b>Item 14 – Client Referrals and Other Compensation.....</b>	<b>15</b>
A. Compensation Received by Balanced Wealth .....	15
B. Compensation for Client Referrals .....	15
<b>Item 15 – Custody .....</b>	<b>15</b>
<b>Item 16 – Investment Discretion.....</b>	<b>16</b>
<b>Item 17 – Voting Client Securities .....</b>	<b>16</b>
<b>Item 18 – Financial Information .....</b>	<b>16</b>
<b>Item 19 – Requirements for State Registered Advisors.....</b>	<b>16</b>
A. Educational Background and Business Experience of Principal Officer .....	16
B. Other Business Activities of Principal Officer .....	16
C. Performance Fee Calculations.....	16
D. Disciplinary Information.....	16
E. Material Relationships with Issuers of Securities .....	17
<b>Form ADV Part 2B – Brochure Supplement.....</b>	<b>18</b>
<b>Privacy Policy .....</b>	<b>21</b>

## Item 4 – Advisory Services

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### A. Firm Information

Balanced Wealth Management, LLC. (“Balanced Wealth” or the “Advisor”) is a registered investment advisor located in the State of Rhode Island. The Advisor is organized as a limited liability company (“LLC”) under the laws of Rhode Island. Balanced Wealth was founded in September 2003 and became a registered investment advisor in February 2015. Balanced Wealth is owned and operated by Robert N. Auclair (Principal and Chief Compliance Officer). This Disclosure Brochure provides information regarding the qualifications, business practices, and the advisory services provided by Balanced Wealth.

### B. Advisory Services Offered

Balanced Wealth offers investment advisory services to individuals, high net worth individuals, trusts, estates, and retirement plans (each referred to as a “Client”).

The Advisor serves as a fiduciary to Clients, as defined under the applicable laws and regulations. As such, each recommendation made as part of the advisory services are based on the belief that the recommendation is in the Client's best interest. Balanced Wealth's fiduciary commitment to each Client is further described in the Advisor's Code of Ethics. For more information regarding the Code of Ethics, please see Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading.

#### Wealth Management Services

Balanced Wealth may provide Clients with wealth management services, which generally includes a broad range of comprehensive financial planning and consulting services in connection with discretionary management of investment portfolios. Investment Management and Financial planning services may also be offered on a stand-alone basis.

*Investment Management Services* - Balanced Wealth provides customized investment advisory solutions for its Clients. This is achieved through continuous personal Client contact and interaction while providing discretionary investment management services. Balanced Wealth works with each Client to identify their investment goals and objectives as well as risk tolerance and financial situation in order to create a portfolio strategy and asset allocation tailored to the Client's needs. Balanced Wealth will then construct the Client's portfolio with mutual funds and/or exchange-traded funds (“ETFs”) that meet the Advisor selection criteria. The Advisor may also utilize third party money managers, bonds and other types of securities, as appropriate, to meet the needs of its Clients. The Advisor may retain other types of investments from the Client's legacy portfolio due to fit with the overall portfolio strategy, tax-related reasons, or other reasons as identified between the Advisor and the Client.

Balanced Wealth's investment approach is primarily long-term focused, but the Advisor may buy, sell or re-allocate positions that have been held for less than one year to meet the objectives of the Client or due to market conditions. Balanced Wealth will construct, implement and monitor the portfolio to ensure it meets the goals, objectives, circumstances, and risk tolerance agreed to by the Client. Each Client will have the opportunity to place reasonable restrictions on the types of investments to be held in their respective portfolio, subject to acceptance by the Advisor.

Balanced Wealth evaluates and selects investments for inclusion in Client portfolios only after applying its internal due diligence process. Balanced Wealth may recommend, on occasion, redistributing investment allocations to diversify the portfolio. Balanced Wealth may recommend specific positions to increase sector or asset class weightings. The Advisor may recommend employing cash positions as a possible hedge against market movement. Balanced Wealth may recommend selling positions for reasons that include, but are not limited to, harvesting capital gains or losses, business or sector risk exposure to a specific security or class of securities, overvaluation or overweighting of the position[s] in the portfolio, change in risk tolerance of Client, generating cash to meet Client needs, or any risk deemed unacceptable for the Client's risk tolerance.

At no time will Balanced Wealth accept or maintain custody of a Client's funds or securities, except for authorized deduction of the Advisor's fees. All Client assets will be managed within their designated account[s] at the Custodian, pursuant to the Client investment advisory agreement. Please see Item 12 – Brokerage Practices.

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*Participant Account Management*- As part of the Advisor's Investment Management Services, when appropriate, the Advisor will use a third party platform to facilitate management of held away assets such as defined contribution plan participant accounts, with discretion. The platform allows the Advisor to avoid being considered to have custody of Client funds since the Advisor does not have direct access to Client log-in credentials to affect trades. The Advisor is not affiliated with the platform in any way and do not receive compensation from them for using their platform. A link will be provided to the Client allowing them to connect an account(s) to the platform. Once Client account(s) is connected to the platform, the Advisor will review the current account allocations. When deemed necessary, the Advisor will rebalance the account considering client investment goals and risk tolerance, and changes in allocations will take into account current economic and market trends. The goal is to improve account performance over time, minimize loss during difficult markets, and manage internal fees that harm account performance. Client account(s) will be reviewed at least quarterly and allocation changes will be made as deemed necessary.

*Retirement Accounts* – When the Advisor provides investment advice to Clients regarding ERISA retirement accounts or individual retirement accounts ("IRAs"), the Advisor is a fiduciary within the meaning of Title I of the Employee Retirement Income Security Act ("ERISA") and/or the Internal Revenue Code ("IRC"), as applicable, which are laws governing retirement accounts. When deemed to be in the Client's best interest, the Advisor will provide investment advice to a Client regarding a distribution from an ERISA retirement account or to roll over the assets to an IRA, or recommend a similar transaction including rollovers from one ERISA sponsored Plan to another, one IRA to another IRA, or from one type of account to another account (e.g. commission-based account to fee-based account). Such a recommendation creates a conflict of interest if the Advisor will earn a new (or increase its current) advisory fee as a result of the transaction. No client is under any obligation to roll over a retirement account to an account managed by the Advisor.

*Use of Independent Managers*- Balanced Wealth may periodically recommend and refer clients to unaffiliated money managers or investment advisors (herein a "Sub-Advisor") at Balanced Wealth's discretion or the Client's request. Through this arrangement, the Client will then enter into an advisory agreement with one or more Sub-Advisor to manage all or a portion of the Client's assets. Balanced Wealth will remain your primary Advisor and oversee the Client's investment allocation[s] and overall investment performance. The Sub-Advisor will assume day-to-day investment management of the assets. Balanced Wealth will also assist the Client in establishing investment objectives and develop an investment strategy to meet those objectives by identifying appropriate investments and monitoring such investments. In consideration for the sub-advisory services, the Sub-Advisor[s] will receive a separate investment advisory fee, billed based on the fee schedule the Client establishes with the Sub-Advisor[s].

Depending on structure of the arrangement, a Sub-Advisor may either be accessed directly or through a program at the Client's custodian (a "Managed Accounts Program"). In a Managed Accounts Program, Balanced Wealth's fee will be deducted by the Managed Accounts Program (Please see Item 5 – Fees and Compensation). In direct sub-advisory relationships, the Client's fees may be collected by the Sub-Advisor. Balanced Wealth will only receive fees consistent with its schedule set forth in Item 5 – Fees and Compensation below.

The Client, prior to entering into an agreement with a Sub-Advisor will be provided with the Sub-Advisor's Form ADV 2A (or a brochure that makes the appropriate disclosures). Please see Item 5 – Fees and Compensation and Item 14 – Client Referrals and Other Compensation for additional information.

*Financial Planning Services*- Balanced Wealth will typically provide a variety of financial planning services to individuals and families either as a component of wealth management or pursuant to a written financial planning agreement. Services are offered in several areas of a Client's financial situation, depending on their goals and objectives.

Generally, such financial planning services will involve preparing a financial plan based on the Client's financial goals and objectives. This planning may encompass one or more areas of need, including, but not limited to investment planning, retirement planning, personal savings, education savings, insurance needs, and other areas of a Client's financial situation.

A financial plan developed for the Client will usually include general recommendations for a course of activity or specific actions to be taken by the Client. For example, recommendations may be made that the Client start or revise their investment programs, commence or alter retirement savings, establish education savings and/or charitable giving programs.

Balanced Wealth may also refer Clients to an accountant, attorney or another specialist, as appropriate for their unique situation. For certain financial planning engagements, the Advisor will provide a written summary of Client's financial situation, observations, and recommendations. For ad-hoc engagements, the Advisor may not provide a written summary. Plans are typically completed within six months of contract date, assuming all information and documents requested are provided promptly.

Financial planning recommendations pose a conflict between the interests of the Advisor and the interests of the Client. For example, the Advisor has an incentive to recommend that Clients engage the Advisor for investment management services or to increase the level of investment assets with the Advisor, as it would increase the amount of advisory fees paid to the Advisor. Clients are not obligated to implement any recommendations made by the Advisor or maintain an ongoing relationship with the Advisor. If the Client elects to act on any of the recommendations made by the Advisor, the Client is under no obligation to implement the transaction through the Advisor.

#### Investment Management Platform

For certain accounts, Balanced Wealth may recommend that all or a portion of a Client's investment portfolio be established in an automated managed program ("AMP") through Strategic Advisers, Inc. ("Strategic Advisers"), a registered investment adviser and a wholly owned subsidiary of FMR LLC (collectively with Strategic Advisers and its affiliates, "Fidelity Investments" or "Fidelity") and Geode Capital Management, LLC ("Geode"), the appointed sub-advisor, a registered investment advisor not affiliated with Fidelity. AMP is an online investment management platform serving registered investment advisors and other financial services firms. Through advanced technology and low-cost mutual fund and ETF portfolios, a portfolio[s] will be constructed to achieve the investment goals of the Client. Client portfolios are customized based on the Client's investment goals, financial situation, tolerance for risk and other factors. AMP automatically rebalances the Client's investment portfolio as part of its discretionary management. The Advisor will work closely with the Client to develop the initial investment strategy and provide ongoing investment oversight of AMP.

To establish an AMP relationship through Fidelity, the Client will be required to enter into an additional agreement with Fidelity and the Advisor that defines the terms of the arrangement and fees to all parties. The Advisor will provide the necessary disclosures to utilize AMP. The Advisor's investment advisory fee is added to the Fidelity platform fee, which also includes securities transaction fees. The Advisor does not share in any fees charged by Fidelity. The Advisor shall only earn its fees as described in Item 5 below. For additional information regarding the brokerage practices for Fidelity accounts, please see Item 12.

AMP automatically rebalances securities in the Client's investment portfolio. Geode assumes the investment discretion via the agreement to trade the Client's portfolio consistent with the investment parameters provided by the Advisor. The Advisor will work closely with the Client to develop the initial investment strategy and obtain approval to implement through AMP.

#### Retirement Plan Advisory Services

Balanced Wealth provides retirement plan advisory services to defined contribution plans (each a "Plan") and the sponsor of the Plan (the "Plan Sponsor"). Balanced Wealth serves as a Fiduciary in support of the Plan Sponsor on behalf the account of the Plan Participants. Balanced Wealth provides the following Plan Fiduciary Services pursuant to the terms of the Advisor's agreement with each Plan Sponsor:

- Investment Policy Statement ("IPS") Design and Monitoring
- Investment Management Services (ERISA 3(38)) Performance Reporting

Balanced Wealth also provides Communication and Education to the Plan and Plan Participants, pursuant to the terms of the Advisor's agreement with each Plan Sponsor:

- Plan Participant contact by phone, e-mail or letter upon eligibility to promote enrollment
- Investment education
- Comprehensive financial planning
- Regular on-site advisor visits with staff for account updates and reviews
- Periodic company-wide employee survey of retirement plan understanding
- Customer satisfaction surveys
- Periodic Plan Participant group education

These services are provided by Balanced Wealth serving in the capacity as a fiduciary under the Employee Retirement Income Security Act of 1974, as amended ("ERISA"). In accordance with ERISA Section 408(b)(2), the Plan Sponsor is provided with a written description of Balanced Wealth's fiduciary status, the specific services to be rendered and all direct and indirect compensation the Advisor reasonably expects under the engagement.

### **C. Client Account Management**

Prior to engaging Balanced Wealth to provide investment advisory services, each Client is required to enter into one or more agreements with the Advisor that define the terms, conditions, authority and responsibilities of the Advisor and the Client. These services may include:

- Establishing an Investment Strategy – Balanced Wealth, in connection with the Client, will develop a strategy that seeks to achieve the Client's investment goals and objectives taking into consideration the Client's financial situation, time horizon and tolerance for risk.
- Asset Allocation – Balanced Wealth will develop a strategic asset allocation that is targeted to meet the investment objectives, time horizon, financial situation and tolerance for risk for each Client.
- Portfolio Construction – Balanced Wealth will develop a portfolio for the Client that is intended to meet the stated goals and objectives of the Client.
- Investment Management and Supervision – Balanced Wealth will provide investment management and ongoing oversight of the Client's investment portfolio.

### **D. Wrap Fee Programs**

Balanced Wealth does not manage Client assets into a wrap fee program. Client accounts implemented through AMP will have certain securities transaction fees and advisory fees combined into a single "wrap fee" structure. Clients will be provided Geode's Disclosure Brochure prior to establishing an account.

### **E. Assets Under Management**

As of December 31, 2024, the Advisor manages approximately \$83,148,515 in Client assets, all of which are managed on a discretionary basis. Clients may request more current information at any time by contacting the Advisor.

## **Item 5 – Fees and Compensation**

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The following paragraphs detail the fee structure and compensation methodology for services provided by the Advisor. Each Client shall sign one or more advisory agreements that detail the responsibilities of Balanced Wealth and the Client.

### **A. Fees for Advisory Services**

#### Wealth Management

Investment advisory fees are paid quarterly, in advance of each calendar quarter, pursuant to the terms of the investment advisory agreement. Investment advisory fees are based on the market value of assets under



management at the end of the prior calendar quarter. Investment advisory fees are based on the following schedule:

Assets Under Management	Annual Rate
Up to \$500,000	1.50%
\$500,001 to \$999,999	1.15%
\$1,000,000 to \$1,999,999	1.00%
\$2,000,000 to \$2,999,999	0.85%
\$3,000,000 to \$3,999,999	0.70%
\$4,000,000 to \$4,999,999	0.55%
Over \$5,000,000	0.50%

The investment advisory fee in the first quarter of service is prorated from the inception date of the account[s] to the end of the first quarter. Fees may be negotiable at the sole discretion of the Advisor. Certain legacy relationships may have fees that differ from the schedule above. The Client's fees will take into consideration the aggregate assets under management with the Advisor. All securities held in accounts managed by Balanced Wealth will be independently valued by the Custodian. Balanced Wealth will conduct periodic reviews of the Custodian's valuations to ensure accurate billing.

#### Selection of Other Advisors (Sub-Advisors)

For Client's accounts that are managed by a Sub-Advisor, the Client's fee will be deducted from the Client's account[s] with the Sub-Advisor or the Managed Accounts Program and a portion of the investment advisory fee will be provided to Balanced Wealth consistent with the fee schedule above. Please see Item 14 – Client Referrals and Other Compensation for additional details.

#### Investment Management Platform

Client accounts implemented through AMP will be charged fees based on the average daily market value of the Client[s] account[s] for the month or quarter. Fees are based on the fee schedule above plus the AMP fee of 0.25%. The Client authorizes this fee deduction through the investment platform agreement signed by the Client, the Advisor and AMP.

#### Financial Planning Services

Financial planning and consulting services may be included as part of an overall wealth management engagement or provided as a stand-alone engagement. For separate engagements, Balanced Wealth offers financial planning services at an hourly rate of up to \$175 per hour or on a fixed engagement fee. Planning fees may be negotiable depending on the nature and complexity of each Client's circumstances. An estimate for total hours and/or overall costs will be determined prior to engaging for these services.

The Advisor's fee is exclusive of, and in addition to any applicable securities transaction and custody fees, and other related costs and expenses described in Item 5.C below, which may be incurred by the Client. However, the Advisor shall not receive any portion of these commissions, fees, and costs.

#### Retirement Plan Advisory Services

Plan advisory fees are generally billed as either a percentage of assets in the Plan, in advance of each quarter, based on the fee schedule above or based on a fixed quarterly fee.

### **B. Fee Billing**

#### Wealth Management Services

Investment advisory fees will be calculated by the Advisor or its delegate and deducted from the Client's account[s] at the Custodian. The Advisor or its delegate shall send an invoice to the Custodian indicating the amount of the fees to be deducted from the Client's account[s] at the respective quarter-end date. The amount due is calculated by applying the quarterly rate (annual rate divided by 4) to the total assets under management with Balanced Wealth at the end of the prior calendar quarter. Clients will be provided with a statement, at least quarterly, from the Custodian reflecting deduction of the investment advisory fee. In addition, the Advisor will provide the Client a report

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itemizing the fee, including the calculation period covered by the fee, the account value and the methodology used to calculate the fee. It is the responsibility of the Client to verify the accuracy of these fees as listed on the Custodian's brokerage statement as the Custodian does not assume this responsibility. Clients provide written authorization permitting advisory fees to be deducted by Balanced Wealth to be paid directly from their accounts held by the Custodian as part of the investment advisory agreement and separate account forms provided by the Custodian.

#### Financial Planning Services

Financial planning fees are typically invoiced up to 50% upon execution of the financial planning agreement and the balance upon completion of the engagement deliverable[s].

#### Selection of Other Advisors (Sub-Advisors)

Clients participating in a Managed Accounts Program will be billed in accordance to the investment advisory agreement with the respective Program Sponsor or Sub-Advisor. The Program Sponsor will add Balanced Wealth's investment advisory fee and deduct the overall fee from the Client's account[s]. In situations where a Client is referred to Sub-Advisor, the Sub-Advisor will collect an overall fee and compensate Balanced Wealth out of this fee. Details are described in Item 14 below.

#### Investment Management Platform

The AMP fee will be calculated by Fidelity and deducted from the Client's account[s]. The Advisor's portion of the fee is directly remitted to the Advisor. Fees are calculated based on the average daily market value of the Client's account[s] for the month or quarter. Clients will be provided a statement, at least quarterly from Fidelity.

#### Retirement Plan Advisory Services

Retirement plan advisory fees may be directly invoiced to the Plan Sponsor or deducted from the assets of the Plan, depending on the terms of the retirement plan advisory agreement.

### **C. Other Fees and Expenses**

Clients may incur certain fees or charges imposed by third parties, other than Balanced Wealth, in connection with investments made on behalf of the Client's account[s]. The Client is responsible for all securities execution and custody fees charged by the Custodian, if applicable. The Advisor's recommended custodian does not charge securities transaction fees for ETF and equity trades in Client accounts, but typically charges for mutual funds and other types of investments. The fees charged by Balanced Wealth are separate and distinct from these custody and execution fees.

In addition, all fees paid to Balanced Wealth for investment advisory services are separate and distinct from the expenses charged by mutual funds and ETFs to their shareholders, if applicable. These fees and expenses are described in each fund's prospectus. These fees and expenses will generally be used to pay management fees for the funds, other fund expenses, account administration (e.g., custody, brokerage and account reporting), and a possible distribution fee. A Client may be able to invest in these products directly, without the services of Balanced Wealth, but would not receive the services provided by Balanced Wealth which are designed, among other things, to assist the Client in determining which products or services are most appropriate for each Client's financial situation and objectives. Accordingly, the Client should review both the fees charged by the fund[s] and the fees charged by Balanced Wealth to fully understand the total fees to be paid. Please refer to Item 12 – Brokerage Practices for additional information.

### **D. Advance Payment of Fees and Termination**

#### Wealth Management Services

Balanced Wealth is compensated for its services in advance of the quarter in which investment advisory services are rendered. The Client may also terminate the investment agreement within five (5) business days of signing the Advisor's agreement at no cost to the Client. After the five-day period, the Client will incur charges for bona fide advisory services rendered to the point of termination and such fees will be due and payable by the Client. The Client shall be responsible for investment advisory fees up to and including the effective date of termination. Upon termination, the Advisor will refund any unearned, prepaid investment advisory fees from the effective date of

termination to the end of the quarter. The Client's investment advisory agreement with the Advisor is non-transferable without the Client's prior consent.

#### Financial Planning Services

As noted above, financial planning engagements may be billed up to 50% in advance of the planning engagement. The Client may also terminate the financial planning agreement within five (5) business days of signing the Advisor's agreement at no cost to the Client. After the five-day period, the Client will incur charges for bona fide advisory services rendered to the point of termination and such fees will be due and payable by the Client. Upon termination, the Client shall be billed for actual hours logged on the planning project times the agreed upon hourly rate or in the case of a fixed fee engagement, the percentage of the engagement scope completed by the Advisor. The Advisor will refund any unearned, prepaid financial planning fees from the effective date of termination. The Client's financial planning agreement with the Advisor is non-transferable without the Client's prior consent.

#### Investment Management Platform

Fees charged for Fidelity accounts are collected monthly or quarterly, after services are provided. The Client may terminate the account[s] with Fidelity, at any time, by providing advance written notice to the Advisor and Fidelity. The Advisor will assist the Client with this process upon request. The Client shall be responsible for platform and advisory fees up to and including the effective date of termination. The Client may be subject to other terms as provided through the tri-party agreement with Fidelity.

#### Retirement Plan Advisory Services

Balanced Wealth is compensated for its retirement plan advisory services in advance of the quarter in which investment advisory services are rendered. Either party may terminate the retirement plan advisory agreement, at any time, by providing advance written notice to the other party. The Client may also terminate the agreement within five (5) business days of signing the Advisor's agreement at no cost to the Client. After the five-day period, the Client will incur charges for bona fide advisory services rendered to the point of termination and such fees will be due and payable by the Client. Upon termination, the Advisor will refund any unearned, prepaid retirement plan advisory fees from the effective date of termination to the end of the quarter. The Client's retirement plan advisory agreement with the Advisor is non-transferable without the Client's prior consent.

#### **E. Compensation for Sales of Securities**

Balanced Wealth does not buy or sell securities and does not receive any compensation for securities transactions in any Client account[s], other than the investment advisory fees noted above.

#### **Item 6 – Performance-Based Fees and Side-By-Side Management**

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Balanced Wealth does not charge performance-based fees for its investment advisory services. The fees charged by Balanced Wealth are as described in Item 5 above and are not based upon the capital appreciation of the funds or securities held by any Client.

Balanced Wealth does not manage any proprietary investment funds or limited partnerships (for example, a mutual fund or a hedge fund) and has no financial incentive to recommend any particular investment options to its Clients.

#### **Item 7 – Types of Clients**

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Balanced Wealth offers investment advisory services to individuals, high net worth individuals, trusts, estates, and retirement plans. The amount of each type of Client is available on the Advisor's Form ADV Part 1A. These amounts may change over time and are updated at least annually by the Advisor. The Advisor does not have a minimum relationship size in order to become a Client. Smaller accounts may be offered advisory services solely through the AMP relationship as described in Item 4 above. Clients engaged under AMP are required to have a minimum account size of \$5,000, for the portfolio to be effectively managed.

## **Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss**

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### **A. Methods of Analysis**

Balanced Wealth primarily employs a fundamental analysis in developing investment strategies for its Clients. Research and analysis from Balanced Wealth are derived from numerous sources, including financial media companies, third-party research materials, Internet sources, and review of company activities, including annual reports, prospectuses, press releases and research prepared by others.

*Fundamental analysis* utilizes economic and business indicators as investment selection criteria. These criteria are generally ratios and trends that may indicate the overall strength and financial viability of the entity being analyzed. Assets are deemed suitable if they meet certain criteria to indicate that they are a strong investment with a value discounted by the market. While this type of analysis helps the Advisor in evaluating a potential investment, it does not guarantee that the investment will increase in value. Assets meeting the investment criteria utilized in the fundamental analysis may lose value and may have negative investment performance. The Advisor monitors these economic indicators to determine if adjustments to strategic allocations are appropriate. More details on the Advisor's review process are included below in Item 13 – Review of Accounts.

As noted above, Balanced Wealth generally employs a long-term investment strategy for its Clients, as consistent with their financial goals. Balanced Wealth will typically hold all or a portion of a security for more than a year, but may hold for shorter periods for the purpose of rebalancing a portfolio or meeting the cash needs of Clients. At times, Balanced Wealth may also buy and sell positions that are more short-term in nature, depending on the goals of the Client and/or the fundamentals of the security, sector or asset class.

Fund selection is based on the Advisor's internal criteria, which includes several factors, including but not limited to: 1) past and current performance as it is compared to peer funds (top quartile is desired); 2) total expense ratio lower than mean of category; 3) risk-adjusted returns as a measure of Alpha and Sharpe ratios that are higher than the mean of the category; 4) stable organizations that do not have issues related to personnel turnover, regulatory issues or excessive cash flows that may affect manager or key personnel; and 5) our investment outlook. Possible fund changes could include but not be limited to: 1) change in investment professional[s]; 2) significant losses well in excess of benchmark[s]; 3) significant growth in new business; and/or 4) change of ownership.

### **B. Risk of Loss**

Investing in securities involves certain investment risks. Securities may fluctuate in value or lose value. Clients should be prepared to bear the potential risk of loss. Balanced Wealth will assist Clients in determining an appropriate strategy based on their tolerance for risk and other factors noted above. However, there is no guarantee that a Client will meet their investment goals.

Each Client engagement will entail a review of the Client's investment goals, financial situation, time horizon, tolerance for risk and other factors to develop an appropriate strategy for managing a Client's account. Client participation in this process, including full and accurate disclosure of requested information, is essential for the analysis of a Client's account[s]. The Advisor shall rely on the financial and other information provided by the Client or their designees without the duty or obligation to validate the accuracy and completeness of the provided information. It is the responsibility of the Client to inform the Advisor of any changes in financial condition, goals or other factors that may affect this analysis.

The risks associated with a particular strategy are provided to each Client in advance of investing Client accounts. The Advisor will work with each Client to determine their tolerance for risk as part of the portfolio construction process. The following are some of the risks associated with the Advisor's strategy:

#### Market Risks

The value of a Client's holdings may fluctuate in response to events specific to companies or markets, as well as economic, political, or social events in the U.S. and abroad. This risk is linked to the performance of the overall financial markets.

### Bond Risks

Bonds are subject to specific risks, including the following: (1) interest rate risks, i.e. the risk that bond prices will fall if interest rates rise, and vice versa, the risk depends on two things, the bond's time to maturity, and the coupon rate of the bond. (2) reinvestment risk, i.e. the risk that any profit gained must be reinvested at a lower rate than was previously being earned, (3) inflation risk, i.e. the risk that the cost of living and inflation increase at a rate that exceeds the income investment thereby decreasing the investor's rate of return, (4) credit default risk, i.e. the risk associated with purchasing a debt instrument which includes the possibility of the company defaulting on its repayment obligation, (5) rating downgrades, i.e. the risk associated with a rating agency's downgrade of the company's rating which impacts the investor's confidence in the company's ability to repay its debt and (6) Liquidity Risks, i.e. the risk that a bond may not be sold as quickly as there is no readily available market for the bond.

### ETF Risks

The performance of ETFs is subject to market risk, including the possible loss of principal. The price of the ETFs will fluctuate with the price of the underlying securities that make up the funds. In addition, ETFs have a trading risk based on the loss of cost efficiency if the ETFs are traded actively and a liquidity risk if the ETFs has a large bid-ask spread and low trading volume. The price of an ETF fluctuates based upon the market movements and may dissociate from the index being tracked by the ETF or the price of the underlying investments. An ETF purchased or sold at one point in the day may have a different price than the same ETF purchased or sold a short time later.

### Mutual Fund Risks

The performance of mutual funds is subject to market risk, including the possible loss of principal. The price of the mutual funds will fluctuate with the value of the underlying securities that make up the funds. The price of a mutual fund is typically set daily therefore a mutual fund purchased at one point in the day will typically have the same price as a mutual fund purchased later that same day.

**Past performance is not a guarantee of future returns. Investing in securities and other investments involve a risk of loss that each Client should understand and be willing to bear. Clients are reminded to discuss these risks with the Advisor.**

## **Item 9 – Disciplinary Information**

**There are no legal, regulatory or disciplinary events involving Balanced Wealth or any of its management persons.** Balanced Wealth values the Clients place in the Advisor. The Advisor encourages Clients to perform the requisite due diligence on any advisor or service provider that the Client engages. The backgrounds of the Advisor and its Advisory Persons are available on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with the Advisor's firm name or CRD# 174699.

Massachusetts residents may also obtain information relating to the disciplinary history of any investment advisor representative conducting business in Massachusetts by contacting the Commonwealth of Massachusetts Securities Division at (617) 727-3548.

## **Item 10 – Other Financial Industry Activities and Affiliations**

### Insurance Agency Affiliations

Mr. Auclair is also a licensed insurance professional. Implementation of insurance recommendations are separate and apart from Mr. Auclair's role with Balanced Wealth. As an insurance professional, Mr. Auclair will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest in recommending certain products of the insurance companies. Mr. Auclair is not required to offer the products of any particular insurance company. Clients are under no obligation to implement any recommendations made by Mr. Auclair or the Advisor.

## **Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

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### **A. Code of Ethics**

Balanced Wealth has implemented a Code of Ethics (the “Code”) that defines the Advisor’s fiduciary commitment to each Client. This Code applies to all persons associated with Balanced Wealth (“Supervised Persons”). The Code was developed to provide general ethical guidelines and specific instructions regarding the Advisor’s duties to the Client. Balanced Wealth and its Supervised Persons owe a duty of loyalty, fairness and good faith towards each Client. It is the obligation of Balanced Wealth’s Supervised Persons to adhere not only to the specific provisions of the Code, but also to the general principles that guide the Code. The Code covers a range of topics that address employee ethics and conflicts of interest. To request a copy of the Code, please contact the Advisor at (401) 398-2000.

### **B. Personal Trading with Material Interest**

Balanced Wealth allows Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. Balanced Wealth does not act as principal in any transactions. In addition, the Advisor does not act as the general partner of a fund, or advise an investment company. Balanced Wealth does not have a material interest in any securities traded in Client accounts.

### **C. Personal Trading in Same Securities as Clients**

Balanced Wealth allows Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. Owning the same securities that are recommended (purchase or sell) to Clients presents a conflict of interest that, as fiduciaries, must be disclosed to you and mitigated through policies and procedures. As noted above, the Advisor has adopted the Code to address insider trading (material non-public information controls) and personal securities reporting procedures. When trading for personal accounts, Supervised Persons have a conflict of interest if trading in the same securities. The fiduciary duty to act in the best interest of its Clients can potentially be violated if personal trades are made with more advantageous terms than Client trades, or by trading based on material non-public information. This risk is mitigated by Balanced Wealth requiring reporting of personal securities trades by its Supervised Persons for review by the Chief Compliance Officer (“CCO”) or delegate. The Advisor has also adopted written policies and procedures to detect the misuse of material, non-public information.

### **D. Personal Trading at Same Time as Client**

While Balanced Wealth allows Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients, such trades are typically aggregated with Client orders or traded afterward. **At no time will Balanced Wealth, or any Supervised Person of Balanced Wealth, transact in any security to the detriment of any Client.**

## **Item 12 – Brokerage Practices**

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### **A. Recommendation of Custodian[s]**

Balanced Wealth does not have discretionary authority to select the broker-dealer/custodian for custody and execution services. The Client will engage the broker-dealer/custodian (herein the “Custodian”) to safeguard Client assets and authorize Balanced Wealth to direct trades to the Custodian as agreed upon in the investment advisory agreement. Further, Balanced Wealth does not have the discretionary authority to negotiate commissions on behalf of Clients on a trade-by-trade basis.

Where Balanced Wealth does not exercise discretion over the selection of the Custodian, the Advisor will typically recommend the Custodian to Clients for custody and execution services. Clients are not obligated to use the Custodian recommended by the Advisor and will not incur any extra fee or cost associated with using a custodian not recommended by Balanced Wealth. However, the Advisor may be limited in the services it can provide if the recommended Custodian is not engaged. Balanced Wealth may recommend the Custodian based on criteria such as, but not limited to, reasonableness of commissions charged to the Client, services made available to the Client, its reputation, and/or location of the Custodian’s offices. Balanced Wealth does not receive research services, other products, or compensation as a result of recommending a particular broker-

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**Balanced Wealth Management, LLC.**

378 Main Street, Suite 105, East Greenwich, RI 02818

Phone: (401) 398-2000

<http://www.balancedwealth.com>



dealer/custodian that may result in the Client paying higher commissions than those obtainable through other broker-dealers/custodians.

Balanced Wealth will generally recommend that Clients establish their accounts at Fidelity Clearing & Custody Solutions and other divisions or affiliates of Fidelity, where Balanced Wealth maintains an institutional advisor relationship. Please see Item 14 below.

Following are additional details regarding the brokerage practices of the Advisor:

**1. Soft Dollars** - Soft dollars are revenue programs offered by broker-dealers/custodians whereby an advisor enters into an agreement to place security trades with a broker-dealer/custodian in exchange for research and other services. **Balanced Wealth does not participate in soft dollar programs sponsored or offered by any broker-dealer/custodian. However, the Advisor does receive certain economic benefits from Fidelity. Please see Item 14 below.**

**2. Brokerage Referrals** - Balanced Wealth does not receive any compensation from any third party in connection with the recommendation for establishing an account.

**3. Directed Brokerage** - All Clients are serviced on a “directed brokerage basis”, where Balanced Wealth will place trades within the established account[s] at the Custodian designated by the Client. Further, all Client accounts are traded within their respective account[s]. The Advisor will not engage in any principal transactions (i.e., trade of any security from or to the Advisor’s own account) or cross transactions with other Client accounts (i.e., purchase of a security into one Client account from another Client’s account[s]). In selecting the Custodian, Balanced Wealth will not be obligated to select competitive bids on securities transactions and does not have an obligation to seek the lowest available transaction costs. These costs are determined by the Custodian.

## **B. Aggregating and Allocating Trades**

The primary objective in placing orders for the purchase and sale of securities for Client accounts is to obtain the most favorable net results taking into account such factors as 1) price, 2) size of the order, 3) difficulty of execution, 4) confidentiality and 5) skill required of the Custodian. Balanced Wealth will execute its transactions through the Custodian as directed by the Client.

Balanced Wealth may aggregate orders in a block trade or trades when securities are purchased or sold through the Custodian for multiple (discretionary) accounts. If a block trade cannot be executed in full at the same price or time, the securities actually purchased or sold by the close of each business day must be allocated in a manner that is consistent with the initial pre-allocation or other written statement. This must be done in a way that does not consistently advantage or disadvantage particular Clients’ accounts.

## **Item 13 – Review of Accounts**

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### **A. Frequency of Reviews**

Securities in Client accounts are monitored on a regular and continuous basis by Mr. Auclair, Principal and Chief Compliance Officer of Balanced Wealth. Formal account reviews are generally conducted at least annually or more or less frequently depending on the needs of the Client.

### **B. Causes for Reviews**

In addition to the investment monitoring noted in Item 13.A., each Client account shall be reviewed at least annually. Reviews may be conducted more or less frequently at the Client’s request. Accounts may be reviewed as a result of major changes in economic conditions, known changes in the Client’s financial situation, and/or large deposits or withdrawals in the Client’s account[s]. The Client is encouraged to notify Balanced Wealth if changes occur in the Client’s personal financial situation that might adversely affect the Client’s investment plan. Additional reviews may be triggered by material market, economic or political events.

## **C. Review Reports**

The Client will receive brokerage statements no less than quarterly from the Custodian. These brokerage statements are sent directly from the Custodian to the Client. The Client may also establish electronic access to the Custodian's website so that the Client may view these reports and their account activity. Client brokerage statements will include all positions, transactions and fees relating to the Client's account[s]. The Advisor may also provide Clients with periodic reports regarding their holdings, allocations, and performance.

## **Item 14 – Client Referrals and Other Compensation**

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### **A. Compensation Received by Balanced Wealth**

Balanced Wealth does not receive commissions or other compensation from product sponsors, broker-dealers or any un-related third party, except as noted in Item 10. Balanced Wealth may refer Clients to various third parties to provide certain financial services necessary to meet the goals of its Clients. Likewise, Balanced Wealth may receive referrals of new Clients from a third-party.

#### Selection of Other Advisors

Balanced Wealth may refer Clients to Sub-Advisors, as detailed in Item 4 – Advisory Services. In such arrangements, Balanced Wealth may be paid indirectly through the advisory fees collected from the Client by the Sub-Advisor[s] and/or Managed Accounts Platform.

#### Participation in Institutional Advisor Platform

Balanced Wealth has established an institutional relationship with Fidelity to assist the Advisor in managing Client account[s]. Access to the Fidelity Institutional platform is provided at no charge to the Advisor. The Advisor receives access to software and related support without cost because the Advisor renders investment management services to Clients that maintain assets at Fidelity. The software and related systems support may benefit the Advisor, but not its Clients directly. In fulfilling its duties to its Clients, the Advisor endeavors at all times to put the interests of its Clients first. Clients should be aware, however, that the receipt of economic benefits from a custodian creates a potential conflict of interest since these benefits may influence the Advisor's recommendation of this custodian over one that does not furnish similar software, systems support, or services.

Additionally, the Advisor may receive the following benefits from Fidelity: receipt of duplicate Client confirmations and bundled duplicate statements; access to a trading desk that exclusively services its institutional participants; access to block trading which provides the ability to aggregate securities transactions and then allocate the appropriate shares to Client accounts; and access to an electronic communication network for Client order entry and account information.

### **B. Compensation for Client Referrals**

Certain Clients may be referred to the Advisor by either an affiliated or unaffiliated party and receive, directly or indirectly, compensation for the Client referral. In such instances, the Advisor will compensate the respective party a fee in accordance with the applicable state securities requirements. Any such compensation shall be paid solely from the investment advisory fees earned by the Advisor, and shall not result in any additional charge to the Client.

## **Item 15 – Custody**

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Balanced Wealth does not accept or maintain custody of any Client accounts, except for the authorized deduction of the Advisor's fees and certain money movement authority as described below. All Clients must place their assets with a "qualified custodian." Clients are required to engage the Custodian to retain their funds and securities and direct Balanced Wealth to utilize the Custodian for the Client's security transactions. Balanced Wealth encourages Clients to review statements provided by the Custodian. For more information about custodians and brokerage practices, see Item 12 – Brokerage Practices.



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## Item 16 – Investment Discretion

Balanced Wealth generally has discretion over the selection and amount of securities to be bought or sold in Client accounts without obtaining prior consent or approval from the Client. However, these purchases or sales may be subject to specified investment objectives, guidelines, or limitations previously set forth by the Client and agreed to by Balanced Wealth. Discretionary authority will only be authorized upon full disclosure to the Client. The granting of such authority will be evidenced by the Client's execution of an investment advisory agreement containing all applicable limitations to such authority. All discretionary trades made by Balanced Wealth will be in accordance with each Client's investment objectives and goals.

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## Item 17 – Voting Client Securities

Balanced Wealth does not accept proxy-voting responsibility for any Client. Clients will receive proxy statements directly from the Custodian. The Advisor will assist in answering questions relating to proxies, however, the Client retains the sole responsibility for proxy decisions and voting.

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## Item 18 – Financial Information

Neither Balanced Wealth, nor its management, have any adverse financial situations that would reasonably impair the ability of Balanced Wealth to meet all obligations to its Clients. Neither Balanced Wealth, nor any of its Advisory Persons, have been subject to a bankruptcy or financial compromise. Balanced Wealth is not required to deliver a balance sheet along with this Disclosure Brochure as the Advisor does not collect advance fees of \$500 or more for services to be performed six months or more in advance.

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## Item 19 – Requirements for State Registered Advisors

### A. Educational Background and Business Experience of Principal Officer

The Principal and Chief Compliance Officer of Balanced Wealth is Robert N. Auclair. Information regarding the formal education and background of Mr. Auclair is included in Item 2 of each Part 2B below.

### B. Other Business Activities of Principal Officer

#### Insurance Agency Affiliations

Mr. Auclair is also a licensed insurance professional. Implementation of insurance recommendations are separate and apart from Mr. Auclair's role with Balanced Wealth. As an insurance professional, Mr. Auclair may receive customary commissions and other related revenues from the various insurance companies whose products are sold. Commissions generated by insurance sales do not offset regular advisory fees. This may cause a conflict of interest in recommending certain products of the insurance companies. Mr. Auclair is not required to offer the products of any particular insurance company. Clients are under no obligation to implement any recommendations made by Mr. Auclair or the Advisor.

### C. Performance Fee Calculations

Balanced Wealth does not charge performance-based fees for its investment advisory services. The fees charged by Balanced Wealth are as described in Item 5 – Fees and Compensation above and are not based upon the capital appreciation of the funds or securities held by any Client.

### D. Disciplinary Information

***There are no legal, civil or disciplinary events to disclose regarding Balanced Wealth or Mr. Auclair.***

Neither Balanced Wealth nor Mr. Auclair has ever been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Balanced Wealth or Mr. Auclair.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery,

counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Balanced Wealth or Mr. Auclair.***

**E. Material Relationships with Issuers of Securities**

Neither Balanced Wealth nor Mr. Auclair have any relationships or arrangements with issuers of securities.

# **Form ADV Part 2B – Brochure Supplement**

**for**

**Robert N. Auclair, CFP®**  
**Principal and Chief Compliance Officer**

**Effective: June 3, 2025**

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Robert N. Auclair, CFP® (CRD# **2999541**) in addition to the information contained in the Balanced Wealth Management, LLC. (“Balanced Wealth” or the “Advisor”) (CRD # 174699) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Balanced Wealth Disclosure Brochure or this Brochure Supplement, please contact us at (401) 398-2000.

Additional information about Mr. Auclair is available on the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 2999541.

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## Item 2 – Educational Background and Business Experience

Robert N. Auclair, CFP®, born in 1974, is dedicated to advising Clients of Balanced Wealth in his role as the Principal and Chief Compliance Officer. Mr. Auclair earned a Bachelor of Science degree in Accounting from Providence College in 1996 and a Certificate in Financial Planning from Bryant College in 2004 and a Certified Financial Planner® (“CFP®”). Additional information regarding Mr. Auclair’s employment history is included below.

### Employment History:

Principal and Chief Compliance Officer, Balanced Wealth Management, LLC.	01/2015 to Present
Investment Advisor Representative, Randall Financial Group	11/2005 to 03/2015
Registered Representative, Purshe Kaplan Sterling Investments, Inc.	01/2006 to 04/2011
Owner, A & R Tax & Financial Services	12/2005 to 12/2010

### Professional Designation: Certified Financial Planner (“CFP”)

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

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

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

- *Education* – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- *Examination* – Pass the comprehensive CFP® Certification Examination. The examination, administered in 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.

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Phone: (401) 398-2000  
<http://www.balancedwealth.com>

### Item 3 – Disciplinary Information

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***There are no legal, civil or disciplinary events to disclose regarding Mr. Auclair.*** Mr. Auclair has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Auclair.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Auclair.*** However, we do encourage you to independently view the background of Mr. Auclair on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 2999541.

### Item 4 – Other Business Activities

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#### Insurance Agency Affiliations

Mr. Auclair is also a licensed insurance professional. Implementation of insurance recommendations are separate and apart from Mr. Auclair's role with Balanced Wealth. As an insurance professional, Mr. Auclair will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest in recommending certain products of the insurance companies. Mr. Auclair is not required to offer the products of any particular insurance company. Clients are under no obligation to implement any recommendations made by Mr. Auclair or the Advisor.

### Item 5 – Additional Compensation

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Mr. Auclair has additional business activities where compensation is received. These business activities are detailed above in Item 4 above.

### Item 6 – Supervision

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Mr. Auclair serves as the Principal and Chief Compliance Officer of Balanced Wealth. Mr. Auclair can be reached at (401) 398-2000.

Balanced Wealth has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of Balanced Wealth. Further, Balanced Wealth is subject to regulatory oversight by various agencies. These agencies require registration by Balanced Wealth and its Supervised Persons. As a registered entity, Balanced Wealth is subject to examinations by regulators, which may be announced or unannounced. Balanced Wealth is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

### Item 7 – Requirements for State Registered Advisors

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#### **A. Arbitrations and Regulatory Proceedings**

State regulations require disclosure if any Supervised Person of the Advisor is subject to:

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
  - a. an investment or an investment-related business or activity;
  - b. fraud, false statement(s), or omissions;
  - c. theft, embezzlement, or other wrongful taking of property;
  - d. bribery, forgery, counterfeiting, or extortion; or

- e. dishonest, unfair, or unethical practices.
2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
- a. an investment or an investment-related business or activity;
  - b. fraud, false statement(s), or omissions;
  - c. theft, embezzlement, or other wrongful taking of property;
  - d. bribery, forgery, counterfeiting, or extortion; or
  - e. dishonest, unfair, or unethical practices.

Mr. Auclair does not have any disclosures to make regarding this Item.

**B. Bankruptcy**

If a Supervised Person has been the subject of a bankruptcy petition, that fact and the details must be disclosed.

Mr. Auclair does not have any disclosures to make regarding this Item.

# **Form ADV Part 2B – Brochure Supplement**

**for**

**William B. Herbert  
Paraplanner/Associate Financial Planner**

**Effective: June 3, 2025**

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of William B. Herbert (CRD# 7628823) in addition to the information contained in the Balanced Wealth Management, LLC. (“Balanced Wealth” or the “Advisor”, CRD# 174699) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Balanced Wealth Disclosure Brochure or this Brochure Supplement, please contact us at (401) 398-2000.

Additional information about Mr. Herbert is available on the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 7628823.

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**Balanced Wealth Management, LLC.**  
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Phone: (401) 398-2000  
<http://www.balancedwealth.com>



## Item 2 – Educational Background and Business Experience

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William B. Herbert, born in 1992, is dedicated to advising Clients of Balanced Wealth as a Paraplanner and Associate Financial Planner. Mr. Herbert earned his Bachelors Degree in Anthropology from Trinity College in 2015. Additional information regarding Mr. Herbert's employment history is included below.

### Employment History:

Paraplanner/Associate Financial Planner, Balanced Wealth Management, LLC.	01/2025 to Present
Agent, Guardian Life Insurance Company	09/2022 to Present
Investment Advisor Representative, Park Avenue Securities LLC	09/2023 to 01/2025
Registered Representative, Park Avenue Securities LLC	05/2023 to 01/2025
Music Producer, Self Employed	09/2016 to 09/2022

## Item 3 – Disciplinary Information

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***There are no legal, civil or disciplinary events to disclose regarding Mr. Herbert.*** Mr. Herbert has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Herbert.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Herbert.***

However, we do encourage you to independently view the background of Mr. Herbert on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 7628823.

## Item 4 – Other Business Activities

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### Insurance Agency Affiliations

Mr. Herbert is also a licensed insurance professional with Guardian Life Insurance Company. Implementations of insurance recommendations are separate and apart from Mr. Herbert's role with Balanced Wealth. As an insurance professional, Mr. Herbert will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Herbert is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Herbert or the Advisor. Mr. Herbert spends less than 5% of his time per month in this capacity.

## Item 5 – Additional Compensation

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Mr. Herbert has additional business activities where compensation is received that are detailed in Item 4 above.

## Item 6 – Supervision

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Mr. Herbert serves as a Paraplanner and Associate Financial Planner of Balanced Wealth and is supervised by Robert Auclair, the Chief Compliance Officer. Mr. Auclair can be reached at (401) 398-2000.

Balanced Wealth has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of Balanced Wealth. Further, Balanced Wealth is subject to regulatory oversight by various agencies. These agencies require registration by Balanced Wealth and its Supervised Persons. As a registered entity, Balanced Wealth is subject to examinations by regulators,

which may be announced or unannounced. Balanced Wealth is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

## **Item 7 – Requirements for State Registered Advisors**

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### **A. Arbitrations and Regulatory Proceedings**

State regulations require disclosure if any Supervised Person of the Advisor is subject to:

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
  - a. an investment or an investment-related business or activity;
  - b. fraud, false statement(s), or omissions;
  - c. theft, embezzlement, or other wrongful taking of property;
  - d. bribery, forgery, counterfeiting, or extortion; or
  - e. dishonest, unfair, or unethical practices.
2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
  - a. an investment or an investment-related business or activity;
  - b. fraud, false statement(s), or omissions;
  - c. theft, embezzlement, or other wrongful taking of property;
  - d. bribery, forgery, counterfeiting, or extortion; or
  - e. dishonest, unfair, or unethical practices.

Mr. Herbert does not have any disclosures to make regarding this Item.

### **B. Bankruptcy**

If a Supervised Person has been the subject of a bankruptcy petition, that fact and the details must be disclosed. Mr. Herbert does not have any disclosures to make regarding this Item.

## Privacy Policy

Effective: June 3, 2025

### Our Commitment to You

Balanced Wealth Management, LLC. ("Balanced Wealth" or the "Advisor") is committed to safeguarding the use of personal information of our Clients (also referred to as "you" and "your") that we obtain as your Investment Advisor, as described here in our Privacy Policy ("Policy").

Our relationship with you is our most important asset. We understand that you have entrusted us with your private information, and we do everything that we can to maintain that trust. Balanced Wealth (also referred to as "we", "our" and "us") protects the security and confidentiality of the personal information we have and implements controls to ensure that such information is used for proper business purposes in connection with the management or servicing of our relationship with you.

Balanced Wealth does not sell your non-public personal information to anyone. Nor do we provide such information to others except for discrete and reasonable business purposes in connection with the servicing and management of our relationship with you, as discussed below.

Details of our approach to privacy and how your personal non-public information is collected and used are set forth in this Policy.

### Why you need to know?

Registered Investment Advisors ("RIAs") must share some of your personal information in the course of servicing your account. Federal and State laws give you the right to limit some of this sharing and require RIAs to disclose how we collect, share, and protect your personal information.

### What information do we collect from you?

Social security or taxpayer identification number	Assets and liabilities
Name, address and phone number[s]	Income and expenses
E-mail address[es]	Investment activity
Account information (including other institutions)	Investment experience and goals

### What Information do we collect from other sources?

Custody, brokerage and advisory agreements	Account applications and forms
Other advisory agreements and legal documents	Investment questionnaires and suitability documents
Transactional information with us or others	Other information needed to service account

### How do we protect your information?

To safeguard your personal information from unauthorized access and use we maintain physical, procedural and electronic security measures. These include such safeguards as secure passwords, encrypted file storage and a secure office environment. Our technology vendors provide security and access control over personal information and have policies over the transmission of data. Our associates are trained on their responsibilities to protect Client's personal information.

We require third parties that assist in providing our services to you to protect the personal information they receive from us.

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**Balanced Wealth Management, LLC.**

378 Main Street, Suite 105, East Greenwich, RI 02818

Phone: (401) 398-2000

<http://www.balancedwealth.com>

### How do we share your information?

An RIA shares Client personal information to effectively implement its services. In the section below, we list some reasons we may share your personal information.

Basis For Sharing	Do we share?	Can you limit?
<b>Servicing our Clients</b> We may share non-public personal information with non-affiliated third parties (such as administrators, brokers, custodians, regulators, credit agencies, other financial institutions) as necessary for us to provide agreed upon services to you, consistent with applicable law, including but not limited to: processing transactions; general account maintenance; responding to regulators or legal investigations; and credit reporting.	Yes	No
<b>Marketing Purposes</b> Balanced Wealth does not disclose, and does not intend to disclose, personal information with non-affiliated third parties to offer you services. Certain laws may give us the right to share your personal information with financial institutions where you are a customer and where Balanced Wealth or the client has a formal agreement with the financial institution. <b>We will only share information for purposes of servicing your accounts, not for marketing purposes.</b>	No	Not Shared
<b>Authorized Users</b> Your non-public personal information may be disclosed to you and persons that we believe to be your authorized agent[s] or representative[s].	Yes	Yes
<b>Information About Former Clients</b> Balanced Wealth does not disclose and does not intend to disclose, non-public personal information to non-affiliated third parties with respect to persons who are no longer our Clients.	No	Not Shared

### State-specific Regulations

Massachusetts	In response to Massachusetts law, the Client must “opt-in” to share non-public personal information with non-affiliated third parties before any personal information is disclosed. Client opt-in is obtained through the Client’s execution of authorization forms provided by the third parties, by executing an Information Sharing Authorization Form, or by other written consent by the Client, as appropriate and consistent with applicable laws and regulations.
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### Changes to our Privacy Policy

We will send you a copy of this Policy annually for as long as you maintain an ongoing relationship with us.

Periodically we may revise this Policy, and will provide you with a revised policy if the changes materially alter the previous Privacy Policy. We will not, however, revise our Privacy Policy to permit the sharing of non-public personal information other than as described in this notice unless we first notify you and provide you with an opportunity to prevent the information sharing.

### Any Questions?

You may ask questions or voice any concerns, as well as obtain a copy of our current Privacy Policy by contacting us at (401) 398-2000.