Threadline Wealth

Form ADV Part 2A Disclosure Brochure

Privacy Policy

May 2026

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This brochure provides information about the qualifications and business practices of Moss Adams Wealth Advisors LLC d/b/a Threadline Wealth. If you have any questions about the content of this brochure, please contact us at compliance@threadlinewealth.com or 425-650-9500. 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.

Item 2: Material Changes

This brochure dated May 2026 includes material updates since the firm's last annual amendment, including updates associated with the firm's transition to Threadline Wealth branding and related revisions to advisory disclosures, services, affiliations, and operational practices. Material updates include, among other things:

- Updated firm branding and disclosure references to "Moss Adams Wealth Advisors LLC d/b/a Threadline Wealth"
- Revisions to advisory service descriptions, including expanded disclosure regarding private and alternative investments, third-party investment managers, tax-aware/direct indexing strategies, and customized investment strategies
- Updates to investment risk disclosures, including additional discussion regarding interval funds, private investments, market disruption risks, ESG-related investing considerations, tax-management strategies, and borrowing/margin risks
- Updates regarding the firm's ownership structure and affiliated relationships
- Revised disclosure regarding insurance consulting and policy management arrangements
- Updates to brokerage, custody, and operational disclosures, including clarification regarding standing letters of authorization ("SLOAs") and custody-related practices
- General updates, clarifications, and modernization of the firm's advisory, compliance, and disclosure language

Clients may request a full copy of the latest version of this brochure at any time by contacting their advisor or Gidget Furness, Chief Compliance Officer, at compliance@threadlinewealth.com.

Additional information about Moss Adams Wealth Advisors LLC d/b/a Threadline Wealth is available on the SEC's website at www.adviserinfo.sec.gov. Registration with the SEC does not imply a certain level of skill or training.

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Item 4: Advisory Business

Introduction

Moss Adams Wealth Advisors LLC, doing business as Threadline Wealth ("Threadline Wealth"), provides wealth management, investment advisory, financial planning, and consulting services to individuals, families, business owners, trusts, foundations, and other clients.

Threadline Wealth is headquartered in Bellevue, WA.

The firm provides a variety of advisory services, including:

- Investment Advisory Services
- Financial Planning
- Investment Consulting Services

As of December 31, 2025, Threadline Wealth managed a total of $5,773,272,462 in client assets. This represents $4,414,173,174 in discretionary client assets and $1,359,099,288 in non-discretionary client assets.

Investment Advisory Services

Threadline Wealth provides comprehensive wealth management and investment advisory services on a fee basis. Advisory services may include discretionary investment management, financial planning, investment consulting, and ongoing coordination related to a client's financial circumstances and objectives.

Before services are provided, clients enter into a written Investment Advisory Agreement that describes the scope of services, fee arrangements, termination provisions, and other terms of the advisory relationship.

As part of the advisory process, Threadline Wealth gathers information regarding a client's financial situation, investment objectives, risk tolerance, liquidity needs, time horizon, and other relevant considerations. Based on this information and ongoing discussions with the client, Threadline Wealth develops investment recommendations and, where appropriate, an Investment Policy Statement ("IPS") or Investment Objectives Statement ("IOS") to guide portfolio management decisions.

Threadline Wealth generally manages client portfolios on a discretionary basis, which authorizes the firm to purchase and sell securities and implement investment decisions without obtaining prior client approval for each transaction, subject to the terms of the applicable advisory agreement and any agreed investment restrictions.

Depending on client needs and objectives, portfolios may include mutual funds, exchange-traded funds ("ETFs"), fixed income securities, separately managed accounts ("SMAs") and third-party investment managers, cash and cash equivalents, individual equities, and, for eligible clients, private funds and other alternative investments.

Private and Alternative Investment Funds

For certain eligible clients, Threadline Wealth may recommend private funds and other alternative investments when the firm believes such investments are appropriate based on the client's investment objectives, financial circumstances, risk tolerance, liquidity needs, and overall portfolio strategy.

Threadline Wealth's services with respect to private and alternative investments include investment due diligence, manager evaluation, investment selection, ongoing monitoring, and reporting coordination, as applicable. Clients who elect to invest in private funds or alternative investments enter into separate subscription agreements and related offering documents directly with the applicable investment sponsor or fund manager.

Investments in private and alternative investments are limited to clients who satisfy applicable investor eligibility standards under federal securities laws and the applicable fund offering documents, including accredited investor, qualified client, or qualified purchaser standards, as applicable.

Private and alternative investments involve substantial risks, including limited liquidity, long investment holding periods, limited transparency, higher fees and expenses, valuation uncertainty, manager risk, and the potential loss of principal. Many private investments also require significant minimum investment commitments and are therefore appropriate only for clients who can tolerate illiquidity and maintain appropriate diversification.

Assets invested in private or alternative investments are included in the calculation of Threadline Wealth's advisory fees unless otherwise disclosed. Threadline Wealth does not receive commissions or transaction-based compensation from private fund sponsors or managers in connection with recommending such investments.

Threadline Wealth does not control or direct the underlying investment decisions made by private fund managers. Clients should carefully review all offering materials, subscription documents, and related disclosures before investing.

Additional risks associated with private and alternative investments are discussed in the Investment Risks section of this Brochure.

Third Party Investment Managers and Separately Managed Accounts

Where appropriate, Threadline Wealth may recommend or utilize third-party investment managers, including separately managed account ("SMA") programs, to manage a portion of a client's portfolio.

When a third-party investment manager is utilized, the manager maintains day-to-day discretionary authority over the designated assets and is responsible for implementing investment decisions within the applicable strategy or program.

Threadline Wealth remains responsible for ongoing advisory services to the client, which may include manager selection, investment due diligence, portfolio construction, asset allocation, performance review, monitoring of client investment objectives, and periodic review of the appropriateness of the manager or strategy.

Third-party investment managers charge separate fees in addition to the advisory fees charged by Threadline Wealth. Clients should carefully review all applicable disclosure documents, agreements, and program materials for important information regarding services, fees, investment strategies, risks, trading practices, and other program terms.

Third-party managers retain discretion to determine the securities purchased and sold within the applicable strategy, subject to the terms of the program and any reasonable client-imposed restrictions accepted by the manager.

Additional Customized Investment Advisory Services

For certain clients, Threadline Wealth may provide customized investment strategies designed to address specific portfolio objectives, risk management considerations, income needs, or concentrated stock positions. These strategies may include covered call writing programs, concentrated position hedging strategies, collar strategies, or other options-based investment approaches.

These strategies are utilitzed only when appropriate based on the client's financial circumstances, investment objectives, risk tolerance, tax considerations, liquidity needs, and existing holdings. Options and hedging strategies involve unique risks and may limit upside appreciation, reduce liquidity, generate taxable events, increase transaction costs, or fail to achieve the intended investment objective.

Clients should carefully consider the risks and limitations associated with these strategies before implementation.

Financial Planning

Threadline Wealth provides financial planning and consulting services to individuals, families, business owners, trusts, and, in certain cases, businesses and other organizations. Financial planning services are designed to assist clients in evaluating financial goals, priorities, and decision-making across a variety of financial matters.

Depending on client needs and the scope of the engagement, planning services may include:

- Estate and legacy planning considerations
- Review of current financial circumstances, assets, liabilities, and investment holdings
- Cash flow, liquidity, and retirement planning
- Insurance and risk management analysis
- Investment allocation and portfolio strategy considerations
- Education planning, charitable planning, business planning, and other financial-related matters

Clients may engage Threadline Wealth for standalone financial planning services on either a one-time or ongoing basis. Financial planning engagements are governed by a written agreement that outlines the scope of services, fees, and other terms of the engagement.

Financial planning recommendations and projections are based on information provided by the client, assumptions regarding future events, and current economic, tax, and market conditions. Actual results may differ materially from projections or assumptions used in the planning process due to changes in circumstances, market conditions, tax laws, investment performance, or other factors.

Financial plans and related analyses are provided for planning and informational purposes only and should not be construed as guarantees regarding future outcomes, investment performance, or the success of any particular strategy or recommendation.

Clients are under no obligation to implement any recommendation made by Threadline Wealth or to engage Threadline Wealth or any other professional to implement planning recommendations.

Threadline Wealth does not provide legal services, accounting services, or insurance brokerage services, and clients are encouraged to consult with qualified legal, tax, insurance, or other professionals, as appropriate.

Investment Consulting Services

Threadline Wealth may provide investment consulting services to individuals, families, businesses, retirement plans, foundations, endowments, and other organizations. In an investment consulting engagement, Threadline Wealth acts as an adviser and facilitator to support the client's investment management process rather than directly manage investment assets on a discretionary basis.

The scope of consulting services is determined by the terms of the applicable written agreement and may include:

- Review of investment objectives, financial circumstances, risk tolerance, liquidity needs, and overall investment strategy
- Development and review of investment objectives, governance guidelines, Investment Policy Statements ("IPS"), Investment Objectives Statements ("IOS"), asset allocation strategies, and portfolio structure
- Investment manager due diligence, selection, monitoring, replacement recommendations, and performance evaluation
- Review of custodial platforms, investment expenses, concentrated positions, restricted assets, and related portfolio considerations
- Consolidated reporting, portfolio analysis, and fiduciary or investment governance consulting for institutional clients, including foundations, endowments, and retirement plans

Investment consulting recommendations are based on information provided by the client and assumptions regarding future events, market conditions, and other factors. Actual results may differ materially from projections, assumptions, or recommendations discussed during the consulting process.

Unless otherwise specifically agreed in writing, Threadline Wealth does not provide ongoing discretionary management, continuous portfolio monitoring, implementation services, or trading authority under standalone consulting engagements. Clients and their selected advisers, trustees, committees, or other

representatives remain responsible for all investment implementation decisions and ongoing management of assets.

Threadline Wealth's consulting services are advisory in nature and are not intended to serve as legal, accounting, tax preparation, insurance brokerage, or trustee services. Clients are encouraged to consult with qualified professionals regarding legal, tax, accounting, insurance, or other specialized matters, as appropriate.

Clients are under no obligation to implement any recommendation or engage any professional recommended by Threadline Wealth.

Rollovers from Retirement Plans; Fiduciary Status for Retirement Investors

A client or prospective client leaving an employer generally has several options regarding assets held in an employer-sponsored retirement plan, including:

1. Leaving assets in the former employer's plan, if permitted;
2. Rolling assets into a new employer's retirement plan, if available and permitted;
3. Rolling assets into an Individual Retirement Account ("IRA"); or
4. Taking a distribution from the account, which may result in taxes and penalties.

When recommending that a client roll over or transfer retirement assets to an account managed by Threadline Wealth, the firm has a conflict of interest because Threadline Wealth generally receives additional compensation when assets are transferred into accounts managed by the firm.

Threadline Wealth addresses this conflict by recommending rollovers or transfers only when the firm reasonably believes the recommendation is in the client's best interest based on the client's financial circumstances and investment needs. In evaluating rollover recommendations, Threadline Wealth may consider factors including investment options, fees and expenses, services available under the existing plan and the proposed arrangement, distribution options, creditor protections, required minimum distribution considerations, and other relevant factors. Threadline Wealth maintains policies and procedures designed to document and review rollover recommendations for consistency with applicable fiduciary obligations.

To the extent required under applicable law, Threadline Wealth acts as a fiduciary within the meaning of ERISA and/or Section 4975 of the Internal Revenue Code with respect to investment advice provided to retirement investors.

Additional information regarding conflicts associated with rollover recommendations is described elsewhere in this Brochure.

Health Savings Accounts (HSAs)

For certain clients, Threadline Wealth may provide investment advisory services with respect to Health Savings Accounts ("HSAs"), including standalone HSA custodial accounts and brokerage-based HSA investment accounts made available through third-party custodians or platform providers.

HSA investment options, contribution eligibility, tax treatment, withdrawal rules, and available account features are determined by applicable law and the policies of the HSA custodian or provider. Clients remain responsible for determining their eligibility to contribute to an HSA, monitoring annual contribution limits, maintaining required records, and complying with applicable tax rules and distribution requirements. Threadline Wealth does not provide tax or legal advice, and clients are encouraged to consult with their tax advisor regarding the use and tax treatment of HSAs.

Item 5: Fees and Compensation

Fees for Investment Advisory Services – Private Client

Threadline Wealth provides investment advisory and portfolio management services to individual and private clients on a customized basis. Portfolios are managed in accordance with the client's investment objectives, financial circumstances, risk tolerance, and liquidity needs.

Investment advisory fees are calculated as a percentage of assets under management according to the following annual fee schedule:

ASSETS UNDER MANAGEMENT	
$1,000,000 and under	1.25%
$1,000,001 to $2,000,000	1.00%
$2,000,001 to $5,000,000	0.75%
$5,000,001 to $10,000,000	0.50%
$10,000,001 and above	0.25%

Fees are calculated on a graduated basis. For example, an account with assets of $2,000,000 would pay 1.25% on the first $1,000,000 and 1.00% on the next $1,000,000.

For fee calculation purposes, Threadline Wealth may aggregate accounts for related clients, including certain family members, household relationships, trusts, or related entities, where appropriate and at the firm's discretion.

Threadline Wealth reserves the right to negotiate fees based on factors including account size, complexity, anticipated future assets, scope of services, related accounts, and other relevant considerations.

Fees for Investment Advisory Services – Institutional

Threadline Wealth provides investment advisory and consulting services to institutional clients, including charitable organizations, foundations, endowments, retirement plans, corporations, business entities, tribal governments, and other organizations.

Institutional advisory fees are calculated as a percentage of assets under management according to the following annual fee schedule:

ASSETS UNDER MANAGEMENT	
$10,000,000 and under	0.50%
Over $10 million	0.25%

Fees are calculated on a graduated basis unless otherwise agreed in writing.

Threadline Wealth reserves the right to negotiate fees based on factors including account size, complexity, scope of services, anticipated future assets, reporting requirements, fiduciary consulting needs, and other relevant considerations.

More Information on Investment Advisory Services Fees

Advisory fees are billed quarterly in arrears based on the market value of assets under management as of the last trading day of the applicable calendar quarter, unless otherwise agreed in writing. Fees for partial billing periods are prorated based on the number of days assets were managed during the period.

Clients typically authorize Threadline Wealth to deduct advisory fees directly from designated custodial accounts. Fee deductions are reflected on custodial account statements provided directly by the custodian. In limited circumstances, clients may be invoiced directly pursuant to separate written arrangements.

Assets invested in private funds or alternative investments are included in the calculation of advisory fees unless otherwise disclosed. Valuations for private or alternative investments are based on values provided by custodians, fund sponsors, administrators, or other third parties. Due to the illiquid nature of such investments, valuation updates may occur after quarter-end reporting periods.

Cash and cash equivalents are generally included in assets under management for fee calculation purposes unless otherwise agreed in writing. Threadline Wealth may maintain cash positions for liquidity, defensive positioning, portfolio management, or other client-specific reasons. Clients should understand that advisory fees charged on cash positions may exceed the yield earned on such assets during certain market environments.

Client accounts may utilize margin borrowing where appropriate. Margin involves additional risks, including the potential for amplified losses and increased interest expense. Because advisory fees are calculated based on total assets under management, including margined assets, the use of margin creates a conflict of interest because it increases the advisory fees paid to Threadline Wealth. The firm seeks to address this conflict through its fiduciary obligations and internal policies and procedures.

Threadline Wealth may negotiate advisory fees or utilize alternative fee arrangements based on factors including account size, anticipated future assets, scope and complexity of services, related accounts, legacy fee arrangements, employee and family relationships, and other relevant considerations. As a result, similarly situated clients may pay different fees for similar services.

Clients will incur additional fees and expenses separate from Threadline Wealth's advisory fees, including brokerage commissions, transaction charges, custody fees, mutual fund and ETF expenses, private fund fees and expenses, third-party manager fees, margin interest, and other investment-related costs. These fees and expenses are described in the applicable custodial agreements, offering documents, fund prospectuses, and program disclosures.

Investments in mutual funds, ETFs, private funds, and other pooled investment vehicles are subject to internal management fees and expenses charged by the investment sponsor or manager in addition to the advisory fees charged by Threadline Wealth.

Either the client or Threadline Wealth may terminate the advisory relationship at any time by written notice in accordance with the terms of the applicable advisory agreement. Advisory fees are prorated through the effective date of termination.

Fees for Financial Planning

Fees for financial planning services are based on the scope, complexity, and nature of the services to be provided and are set forth in a separate written financial planning or consulting agreement.

Financial planning fees generally range from approximately $3,500 to $30,000 or more depending on the complexity of the engagement, the level of ongoing services requested, and the client's financial circumstances.

Financial planning fees are structured as fixed fees and billed in arrears pursuant to the terms of the applicable agreement. Certain ongoing planning engagements may be billed quarterly or pursuant to another agreed fee schedule.

The applicable agreement will describe the services to be provided, billing arrangements, and other terms of the engagement.

Either party may terminate the planning engagement in accordance with the terms of the applicable agreement. Upon termination, clients are responsible for any earned but unpaid fees through the effective date of termination.

Fees for Investment Consulting Services

Investment consulting fees are generally structured as fixed fees based on the scope, complexity, and nature of the services to be provided. The specific services, fee arrangements, and other terms of the engagement will be set forth in a separate written consulting agreement.

Depending on the nature of the engagement, consulting fees may be billed upon completion of specified milestones, quarterly, or pursuant to another agreed fee schedule.

Either party may terminate the consulting engagement in accordance with the terms of the applicable agreement. Upon termination, clients are responsible for payment of fees associated with services performed and work completed through the effective date of termination, whether or not the engagement has been fully completed or final deliverables have been provided.

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

Threadline Wealth does not charge performance-based fees (fees based on a share of capital gains or capital appreciation of client assets).

Threadline Wealth does not engage in side-by-side management arrangements involving accounts charged performance-based fees alongside accounts charged asset-based fees.

Item 7: Types of Clients

Threadline Wealth provides investment advisory and consulting services to individuals, families, trusts, estates, charitable organizations, foundations, endowments, retirement plans, corporations, business entities, tribal government enterprises, and other institutional clients.

Certain services or investment opportunities, including private and alternative investments, may be available only to clients who satisfy applicable eligibility, sophistication, or minimum asset requirements.

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

Methods of Analysis

Threadline Wealth develops portfolio allocation strategies based on each client's financial circumstances, investment objectives, risk tolerance, liquidity needs, tax considerations, time horizon, and other relevant factors. Portfolios may be adjusted periodically in response to changes in client circumstances, market conditions, economic environments, or investment opportunities.

In evaluating investments and investment managers, Threadline Wealth utilizes a combination of quantitative and qualitative analysis. Quantitative analysis may include review of factors such as historical performance, volatility, expenses, manager tenure, portfolio characteristics, credit quality, peer comparisons, style consistency, and risk-adjusted return metrics.

Qualitative analysis may include evaluation of investment philosophy, portfolio management processes, risk management practices, organizational stability, personnel changes, trading disciplines, operational infrastructure, and other relevant factors. Threadline Wealth may also review prospectuses, offering documents, shareholder reports, manager commentary, third-party research, and other publicly available information as part of its due diligence process.

Threadline Wealth generally constructs portfolios using diversified strategic asset allocation approaches intended for long-term investing. Depending on client circumstances and objectives, portfolios may include mutual funds, ETFs, fixed income securities, third-party managers, private investments, cash and cash equivalents, options strategies, and margin utilization, where appropriate.

Investment Strategies

Threadline Wealth utilizes diversified asset allocation strategies designed to align with each client's investment objectives, risk tolerance, liquidity needs, tax considerations, and time horizon. Portfolio construction seeks to balance long-term return objectives with appropriate levels of portfolio risk and diversification.

Portfolios are constructed using a combination of asset classes, investment styles, and risk exposures intended to reduce concentration risk and improve long-term portfolio outcomes across varying market environments.

Within growth-oriented allocations, Threadline Wealth may utilize a "core and satellite" investment approach. Core investments are generally intended to provide broad market exposure, diversification, tax efficiency, and lower-cost access to major market segments. Satellite investments are typically more specialized strategies intended to enhance diversification, provide targeted market exposure, address specific portfolio objectives, or seek additional return opportunities.

Satellite investments may involve greater complexity, volatility, liquidity constraints, or higher costs than core investments and therefore may not be appropriate for all clients.

For certain clients, portfolios may also include alternative investments or real assets, such as private investments, real estate-related strategies, commodities-related investments, or other non-traditional asset classes. Alternative investments are generally intended to provide additional diversification and differentiated sources of return, although such investments involve unique risks, including illiquidity, valuation uncertainty, higher fees and expenses, and potentially greater volatility.

Tax-Aware / Direct Indexing Strategies

For certain clients, Threadline Wealth may utilize tax-aware or direct indexing strategies through third-party investment managers or separately managed account programs. These strategies generally seek to provide exposure similar to a designated benchmark while incorporating tax-management techniques, customization features, or client-specific restrictions.

Such strategies may utilize representative sampling, optimization techniques, tax-loss harvesting, or other portfolio management approaches that may cause performance to differ from the selected benchmark or from comparable passive index strategies.

Efforts to manage tax consequences may limit investment flexibility, increase portfolio turnover, defer gains, or otherwise affect portfolio performance. There can be no guarantee that tax-management strategies will be successful or that any particular tax result will be achieved.

Risk of Loss

All investments involve varying degrees of risk, including the potential loss of principal. Clients should not assume that any investment or investment strategy recommended by Threadline Wealth will be profitable or achieve any particular performance result. Past performance is not indicative of future results.

Investment recommendations and portfolio strategies are based on a client's financial circumstances, investment objectives, risk tolerance, liquidity needs, and other factors; however, there can be no guarantee that investment objectives will be achieved.

Clients should carefully review all prospectuses, offering documents, subscription materials, and other investment-related disclosures for a more complete discussion of the risks associated with a particular investment or strategy.

Fixed Income Risks

Fixed income investments are subject to various risks, including credit risk, interest rate risk, market risk, and liquidity risk. Credit risk is the risk that an issuer may fail to make timely payments of principal or interest. Interest rate risk is the risk that the value of fixed income securities will fluctuate due to changes in market interest rates. Generally, when interest rates rise, bond prices decline, and vice versa.

Certain fixed income securities may be difficult to sell at a favorable price or within the desired timeframe, particularly during periods of market stress or reduced market liquidity.

Municipal securities are also subject to risks specific to governmental issuers, including changes in tax laws, legislative or regulatory developments, economic conditions affecting governmental entities, and varying levels of market liquidity.

Liquidity Risk

Liquidity risk is the risk that an investment cannot be sold at a favorable price or within the desired timeframe without negatively affecting its value. Certain investments, including private and alternative investments, interval funds, thinly traded securities, and certain fixed income investments, may involve significant liquidity constraints.

Periods of market volatility or disruption may further impair liquidity and increase the difficulty of selling investments at desired prices or times.

Inflation Risk

Inflation risk is the risk that the purchasing power of assets or investment returns will be reduced over time due to rising prices for goods and services. Inflation may negatively affect the real value of investment returns and may reduce the future purchasing power of portfolio assets and income streams.

Interval Funds / Risks and Limitations

Investments in interval funds involve additional risks and limitations, including limited liquidity and restrictions on withdrawals or redemptions. Interval funds are generally not listed on securities exchanges and are not publicly traded. As a result, there is typically no secondary market for an investor's shares.

Unlike traditional mutual funds, interval funds only periodically offer to repurchase a limited portion of outstanding shares pursuant to the terms of the fund's repurchase program. There can be no assurance that an investor will be able to redeem shares when desired or in the amount requested. During periods outside the repurchase window, investors may not redeem or sell shares.

In addition, interval funds may limit or prorate repurchase requests during periods of high redemption demand, and the value received upon redemption may be less than the value originally invested or the value at the time a redemption request is submitted.

Interval funds may also involve additional risks associated with the underlying investments held by the fund, including private credit, real estate, structured products, or other less liquid or alternative investments.

Because interval funds involve significant liquidity constraints and additional risks, they are generally appropriate only for investors with a long-term investment horizon, the ability to tolerate illiquidity, and the financial ability to withstand potential loss of principal.

ESG / Values-Based Investing Risks and Limitations

Threadline Wealth may incorporate environmental, social, governance ("ESG"), sustainability, or other values-based considerations into certain investment strategies or client-directed investment restrictions.

The use of ESG or other values-based criteria may limit the investments and investment strategies available within a portfolio and may result in performance that differs from or underperforms broader market indices or investment strategies that do not apply such criteria.

In addition, ESG-related investment data, scoring methodologies, and evaluation frameworks may vary among investment managers, issuers, and third-party data providers. As a result, there may be inconsistencies in how ESG characteristics are assessed or applied across investments and strategies.

There can be no guarantee that ESG-focused or values-based investment strategies will be successful or achieve their intended investment objectives.

Equity and Issuer Risk

Equity securities and other investments are subject to the risk that issuers may experience adverse financial, operational, regulatory, or economic developments that negatively affect the value of the

investment. Factors such as declining revenues, increased borrowing costs, operational failures, management changes, competitive pressures, litigation, economic downturns, or excessive leverage may impair an issuer's financial condition and result in declines in market value or potential loss of principal.

Certain investments may also experience increased volatility during periods of market stress, economic uncertainty, or changing interest rate environments.

Borrowing / Margin Risk

Clients may choose to utilize securities-based lending, margin, or other borrowing arrangements collateralized by investment assets. These strategies involve additional risks, including amplified losses, margin calls, forced liquidation of securities, increased interest expense, and the potential loss of pledged assets.

Declines in account value may require clients to deposit additional assets or repay outstanding borrowings on short notice. In certain circumstances, custodians or lenders may liquidate securities without prior client consent in order to satisfy collateral or margin requirements.

Custodians and lenders maintain discretion regarding lending terms, collateral requirements, interest rates, and liquidation decisions. Clients should carefully review all applicable lending and margin disclosures before utilizing these strategies.

Tax Management and Direct Indexing Risk

Tax-aware investment strategies and direct indexing approaches involve additional risks and limitations. Strategies designed to minimize taxes or harvest losses may underperform comparable strategies that do not incorporate tax-management considerations.

In addition, differences in portfolio construction methodologies, customization constraints, sampling techniques, trading activity, cash flows, account transitions, and tax-management decisions may cause portfolio performance to deviate from the selected benchmark or index.

Tax laws and regulations are subject to change, and there can be no guarantee that any tax strategy will achieve the intended result or provide a particular tax benefit.

Risks of Private and Alternative Investments

From time to time, Threadline Wealth may recommend that eligible clients invest a portion of their assets in private funds, private fund-of-funds, and other illiquid or alternative investments (collectively, "alternative investments"). Alternative investments are not suitable for all clients and are recommended only when Threadline Wealth believes such investments are consistent with a client's overall investment objectives, financial circumstances, risk tolerance, liquidity needs, and investment sophistication.

Alternative investments are typically offered only to investors who meet applicable eligibility standards, such as "accredited investor," "qualified client," or "qualified purchaser" definitions under applicable federal securities laws.

Alternative investments involve substantial risks and should be considered speculative. These investments are subject to limited liquidity, limited transparency, higher fees and expenses, complex tax reporting, limited operating history, subjective valuation methodologies, reliance on underlying managers, the potential use of leverage, and a heightened risk of loss, including the possible loss of principal. In many cases, Alternative investments are not registered under federal securities laws and are subject to reduced regulatory oversight compared to publicly traded investments.

Threadline Wealth relies on information provided by fund sponsors, managers, administrators, custodians, and other third parties and does not independently audit or verify all such information.

A more complete description of the risks, investment terms, fees, expenses, withdrawal limitations, and other important considerations associated with a particular Alternative Investment is contained in the applicable offering documents, subscription materials, and related disclosures. Clients should carefully review these materials and consult with their legal, tax, and other professional advisers before investing.

Health Savings Account (HSA) Considerations

Investments held within Health Savings Accounts ("HSAs") are subject to the same market and investment risks associated with other investment accounts. In addition, HSAs are subject to specific tax rules, contribution limits, eligibility requirements, and withdrawal restrictions established by law. Improper contributions or distributions may result in taxes, penalties, or other adverse consequences.

Certain HSA providers may also limit available investment options, transfer capabilities, trading features, or account functionality

Market Disruption Risks

Investment markets and securities may be adversely affected by domestic and international political developments, war, terrorism, civil unrest, trade disputes, sanctions, natural disasters, public health events, supply chain disruptions, cyber incidents, changes in government policy, and other geopolitical or economic events. These events may cause significant market volatility, reduced liquidity, inflationary pressures, interest rate fluctuations, credit deterioration, operational disruptions, and broader economic uncertainty.

The occurrence of such events may negatively affect the value and liquidity of client investments and may increase the risks associated with other investment strategies and asset classes discussed in this Brochure. The timing, duration, and overall impact of these events can be difficult or impossible to predict.

Types of Investments

Threadline Wealth provides investment advice across a broad range of asset classes and investment strategies, including cash and cash equivalents, money market instruments, corporate, municipal, and U.S. government fixed income securities, domestic and foreign equities, exchange-traded funds ("ETFs"), mutual funds, and other publicly traded securities.

Where appropriate based on a client's objectives and circumstances, Threadline Wealth may recommend third-party investment managers, including separately managed account ("SMA") programs and model portfolio strategies.

For certain clients, Threadline Wealth may incorporate environmental, social, governance ("ESG"), sustainability-related, or other client-directed investment preferences into portfolio construction or manager selection. ESG and sustainability considerations are one of many factors evaluated and may not be determinative in the investment decision-making process.

For eligible and qualified clients, Threadline Wealth may also recommend private funds and other illiquid alternative investments.

Threadline Wealth may also provide advice regarding assets held prior to the commencement of the advisory relationship, including assets that are not directly managed by the firm.

Item 9: Disciplinary Information

Threadline Wealth is required to disclose any legal or disciplinary events that are material to a client's or prospective client's evaluation of the firm or the integrity of its management personnel. The Firm has no legal or disciplinary events required to be disclosed under this Item.

Item 10: Other Financial Industry Activities and Affiliations

Threadline Wealth is an SEC-registered investment adviser. Threadline Wealth is a wholly owned subsidiary of Threadline Holdings, LLC. Threadline Holdings, LLC is governed by a board of managers that includes representatives of certain ownership stakeholders. Threadline Wealth's management and advisory operations are conducted by the firm's executive leadership and advisory personnel.

Certain employees of Threadline Wealth may hold professional designations or licenses, including certified public accountant ("CPA") licenses. However, such individuals devote their professional time to Threadline Wealth and do not provide public accounting services, tax return preparation services, or other separate professional services through the firm unless otherwise specifically disclosed.

Threadline Wealth may maintain relationships with unaffiliated service providers, including investment managers, insurance professionals, accountants, attorneys, custodians, and other financial professionals in connection with serving clients. These relationships may present a conflict of interest to the extent the firm has an incentive to recommend or coordinate with certain providers. Clients are not required to engage any recommended provider and may select any professional service provider of their choosing.

Threadline Wealth does not receive compensation from private fund sponsors, investment managers, or other third parties in connection with client investments unless otherwise specifically disclosed.

Certain entities under common ownership or control with Threadline Wealth may provide investment advisory or other financial-related services. Although these entities operate independently of Threadline Wealth, such relationships may present potential conflicts of interest from time to time. Threadline Wealth maintains policies and procedures reasonably designed to identify and address material conflicts of interest in the best interests of clients.

From time to time, Threadline Wealth personnel may attend educational conferences, seminars, due diligence meetings, or other industry events sponsored or hosted by investment managers, custodians, or other financial services firms. In certain circumstances, the sponsoring firm may pay for or subsidize travel, lodging, meals, registration fees, or related expenses associated with attendance at such events.

These events are generally educational or business-related in nature; however, the receipt of such benefits presents a conflict of interest because it may create an incentive to favor or recommend certain firms or products. Threadline Wealth maintains policies and procedures designed to identify and manage such conflicts in the best interests of clients.

Insurance Consulting and Policy Management Arrangements

Threadline Wealth has an arrangement with Long Road Risk Management Services, LLC (“LRRM”) to facilitate access to certain insurance related solutions, including life insurance, disability insurance, and long-term care insurance. Clients who elect to implement insurance products through LRRM or its affiliates enter into separate agreements directly with those entities.

For certain insurance policies implemented through this arrangement, Threadline Wealth receives an ongoing fee from ValMark Policy Management Company, LLC (“VPMC”) in connection with providing investment advisory and policy management-related services, including periodic policy review and reporting services for clients who own such policies.

This compensation creates a conflict of interest because Threadline Wealth has a financial incentive to recommend or maintain insurance products associated with this arrangement. Clients are under no obligation to utilize LRRM, VPMC, or any insurance-related recommendation made by Threadline Wealth and are free to obtain insurance products or services through other providers.

Neither LRRM nor VPMC is affiliated with Threadline Wealth. No investment adviser representative of Threadline Wealth is licensed to sell insurance products or receives insurance sales commissions in connection with these arrangements.

Non-Investment Consulting and Implementation Services

As part of its advisory services, Threadline Wealth may provide planning and consulting guidance on non-investment matters, including estate planning, tax planning, insurance planning, charitable giving, business planning, and other financial-related matters. Such services are provided for informational and planning purposes only.

Threadline Wealth does not provide legal services, accounting services, or tax return preparation services, and clients are encouraged to consult with their own attorneys, accountants, tax professionals, insurance professionals, or other specialists, as appropriate.

At a client’s request, Threadline Wealth may recommend or coordinate with third-party professionals in connection with the implementation of planning strategies. Clients are under no obligation to engage any recommended professional and retain full discretion over whether to implement any recommendation or engage any service provider.

Clients remain responsible for informing Threadline Wealth of any material changes to their financial circumstances, investment objectives, or other relevant information so that the firm may evaluate whether prior recommendations remain appropriate.

Additional Reporting and Data Aggregation Services

Threadline Wealth may utilize third-party financial data aggregation and reporting providers to assist in delivering consolidated financial reporting, account analysis, performance reporting, or other planning-related services for clients. These services may aggregate information from client accounts held at various financial institutions and other third-party sources.

Clients who elect to utilize such services may be required to enter into separate agreements or provide separate consent directly to the applicable third-party provider. Threadline Wealth is not responsible for the systems, operations, security protocols, or data accuracy of third-party aggregation providers.

In certain circumstances, client reports may include assets that are not managed by Threadline Wealth ("Unmanaged Assets"). Unless otherwise agreed in writing, Threadline Wealth does not provide discretionary management, trading authority, continuous monitoring, or implementation services with respect to Unmanaged Assets. The client and/or other advisers responsible for such assets remain solely responsible for investment decisions, management, and performance related to those assets.

The inclusion of Unmanaged Assets in consolidated reports is provided for informational and planning purposes only and should not be interpreted as an indication that Threadline Wealth is actively managing or supervising those assets.

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

Code of Ethics Summary

Threadline Wealth has adopted a Code of Ethics (the "Code") designed to ensure that the firm and its personnel meet their fiduciary obligations and conduct business in the best interests of clients. The Code establishes standards of conduct and addresses, among other things, personal securities transactions, conflicts of interest, confidentiality, insider trading, and compliance with applicable federal securities laws.

The Code is intended to prevent employees from:

- Placing personal interests ahead of client interests;
- Taking inappropriate advantage of their position with the firm;
- Misusing confidential information; or
- Engaging in conduct that creates actual or potential conflicts of interest.

As a fiduciary, Threadline Wealth and its personnel are required to act with honesty, integrity, and in the best interests of clients at all times. All employees are required to acknowledge and comply with the Code.

Clients and prospective clients may obtain a copy of the firm's Code of Ethics by contacting Threadline Wealth.

Participation or Interest in Client Transactions

Threadline Wealth may receive client referrals from, or provide referrals to, Baker Tilly and other professional service providers from time to time. These referrals are intended to support client service and coordination efforts. Threadline Wealth does not compensate Baker Tilly for such referrals, nor does the firm receive compensation from Baker Tilly in connection with client referrals.

Although no direct compensation is paid for referrals, these relationships may create a conflict of interest because the parties may have an incentive to recommend one another's services. Clients are under no obligation to engage Threadline Wealth, Baker Tilly, or any other recommended professional or service provider.

Threadline Wealth does not engage in principal transactions, agency cross transactions, or cross trades between client accounts.

A principal transaction involves an investment adviser, acting for its own account or an affiliated account, buying securities from or selling securities to a client account. An agency cross transaction involves an investment adviser or affiliated party acting as broker for both the client and another party in the same transaction.

Personal Trading

Employees and related persons of Threadline Wealth may buy or sell securities for their personal accounts that are also recommended to or purchased for client accounts. As a result, employees may have an interest in securities that are also held by clients.

In certain circumstances, employee trades may be aggregated with client transactions. When aggregated, participating accounts generally receive an average transaction price and share transaction costs on a pro rata basis, consistent with the firm's trade allocation policies.

Personal trading by employees presents potential conflicts of interest because employees could benefit from trading activity in securities also purchased or sold for clients. Threadline Wealth maintains policies and procedures reasonably designed to detect and prevent conflicts of interest and to ensure that client transactions are effected in a manner consistent with the firm's fiduciary duty and Code of Ethics.

Item 12: Brokerage Practices

General

Threadline Wealth seeks to place client transactions with broker-dealers and custodians that the firm believes are capable of providing best execution under the circumstances. In evaluating broker-dealers and custodians, Threadline Wealth considers a variety of factors, including execution capability, transaction costs, responsiveness, financial stability, quality of service, available investment products, reporting capabilities, technology, and operational support.

Threadline Wealth does not maintain traditional soft dollar arrangements under which the firm receives research products or services from broker-dealers in exchange for client brokerage transactions. However, as described below, custodians and broker-dealers may provide the firm with certain research, technology, administrative, and practice management support in connection with the firm's custodial relationships.

Custodial Brokerage

Threadline Wealth recommends that clients establish brokerage accounts with Charles Schwab & Co., Inc. ("Schwab"), Fidelity Investments ("Fidelity") to maintain custody of client assets and execute securities transactions. Schwab and Fidelity are registered broker-dealers and members of SIPC.

Threadline Wealth is independently owned and operated and is not affiliated with Schwab or Fidelity. Client accounts are established directly with the custodian, and the custodian maintains possession of client assets, executes transactions, and provides account statements and trade confirmations directly to clients.

In recommending custodians, Threadline Wealth considers a variety of factors, including:

- Execution capability and trading quality
- Custody and settlement services
- Breadth of available investment products
- Technology, reporting, and operational support
- Financial strength and stability
- Responsiveness and service quality
- Overall cost structure and pricing
- Ability to support the firm's investment and service model

Schwab and Fidelity as custodians may provide Threadline Wealth with products and services that assist the firm in managing and administering client accounts. These services may include trading and portfolio management software, account reporting systems, access to market data and research, pricing services, compliance and operational tools, educational resources, and practice management support.

Certain of these products and services benefit Threadline Wealth and may not directly benefit client accounts. The availability of these services creates a conflict of interest because the firm may have an incentive to recommend custodians that provide such benefits. Threadline Wealth nevertheless seeks to recommend custodians and brokerage arrangements that it believes are in the best interests of clients.

Custodians may also make available institutional trading, custody, and investment services that are not available to retail investors. Some services may be offered without direct cost to Threadline Wealth based on the level of client assets maintained with the custodian.

Clients should understand that brokerage and transaction costs charged by recommended custodians may be higher or lower than those available through other broker-dealers or custodians.

Threadline Wealth recommends custodians that are compatible with the firm's operational, trading, and reporting systems. Clients should evaluate the overall services, costs, and features of any recommended custodian to determine whether the arrangement is appropriate for their needs.

Best Execution

As a fiduciary, Threadline Wealth seeks to obtain best execution for client transactions under the circumstances of each transaction. In seeking best execution, the firm considers a variety of factors, including execution capability, commission and transaction costs, financial responsibility, responsiveness, research and support services, and the overall value of services provided by the broker-dealer or custodian.

Accordingly, Threadline Wealth does not necessarily seek the lowest possible transaction cost for every trade if the firm believes that a higher-cost broker-dealer or custodian may provide greater overall value or execution quality under the circumstances.

Transaction fees, commission rates, and other costs may vary among clients based on account type, custodial platform, transaction size, security type, or other relevant factors.

Trading Practices

Threadline Wealth maintains trading and allocation policies and procedures designed to ensure that client transactions are handled fairly and consistent with the firm's fiduciary obligations.

The firm may aggregate transactions for multiple client accounts when it believes aggregation is consistent with seeking best execution and is advantageous to participating accounts. When transactions are aggregated, participating accounts receive an average transaction price, and transaction costs are allocated in a manner the firm believes is fair and equitable over time.

Threadline Wealth is not obligated to aggregate trades. The firm may determine that aggregation is not appropriate under certain circumstances based on client objectives, investment restrictions, account size, available cash, tax considerations, timing differences, or other factors.

Trade allocations are made using the firm's business judgment and in accordance with applicable legal and regulatory requirements. Although Threadline Wealth seeks to allocate investment opportunities fairly over time, there can be no assurance that each client will participate in every investment opportunity or receive identical allocations.

Directed Brokerage

Threadline Wealth does not accept client-directed brokerage arrangements. Client-directed brokerage may limit the firm's ability to seek best execution, aggregate transactions, negotiate favorable trading terms, or efficiently manage client accounts.

Accordingly, clients grant Threadline Wealth discretion to select broker-dealers and custodians for the execution of transactions and custody of assets, subject to the terms of the applicable advisory agreement.

Item 13: Review of Accounts

Threadline Wealth monitors client portfolios on an ongoing basis as part of its investment advisory services and in accordance with the client's investment objectives, risk tolerance, liquidity needs, and other guidelines established with the client, including any applicable Investment Policy Statement ("IPS") or Investment Objectives Statement ("IOS").

Portfolio reviews are conducted by the client's wealth advisor and may include consideration of factors such as investment performance, asset allocation, market conditions, cash flows, changes in client circumstances, manager or strategy changes, and other relevant considerations. Threadline Wealth may periodically rebalance portfolios to maintain alignment with a client's investment objectives and target allocations.

Clients are encouraged to meet with their advisor periodically to review financial circumstances, investment goals, risk tolerance, and other relevant information. The frequency of reviews and client meetings may vary depending on client needs, account complexity, services provided, and other relevant factors.

For clients receiving financial planning or consulting services, reviews are generally conducted on an as needed basis or as otherwise agreed with the client.

Clients receive trade confirmations and account statements directly from their custodian or broker-dealer. In addition, clients receiving investment advisory services typically receive periodic performance reports and other account-related information from Threadline Wealth. Reports are provided electronically unless otherwise requested by the client.

Threadline Wealth may also provide consolidated or aggregated reporting services that include assets not directly managed by the firm ("Unmanaged Assets"). Such reporting is provided for informational and planning purposes only. Unless otherwise agreed in writing, Threadline Wealth does not exercise trading authority, discretionary management, or ongoing supervision over Unmanaged Assets, and the client and/or other advisors responsible for those assets remain solely responsible for investment decisions and performance associated with such assets.

Clients remain responsible for notifying Threadline Wealth of any material changes to their financial circumstances, investment objectives, or other information relevant to the advisory relationship.

Item 14: Client Referrals and Other Compensation

Threadline Wealth may receive referrals from, or provide referrals to, Baker Tilly and other professional service providers from time to time in connection with serving clients. These referrals may involve accounting, tax, consulting, legal, insurance, or other professional services.

Clients are under no obligation to engage Baker Tilly or any other recommended professional or service provider. Clients remain free to select any service provider of their choosing, and Threadline Wealth will work with other professionals selected by the client.

Threadline Wealth does not pay compensation to Baker Tilly for client referrals and does not receive referral compensation from Baker Tilly in connection with such referrals.

Although no direct compensation is exchanged for referrals, these relationships may create a conflict of interest because the parties may have an incentive to recommend one another's services. Threadline Wealth seeks to address such conflicts in the best interests of clients.

Threadline Wealth also maintains certain insurance consulting and policy management arrangements, as described in Item 10 of this Brochure. Under certain arrangements, Threadline Wealth may receive ongoing servicing or advisory-related compensation associated with insurance products implemented

through third-party providers. These arrangements create a conflict of interest because Threadline Wealth has a financial incentive associated with the recommendation or retention of such products.

Item 15: Custody

Threadline Wealth is deemed to have custody of certain client assets solely as a result of its authority to deduct advisory fees directly from client accounts and, in limited circumstances, due to certain standing letters of authorization ("SLOAs") or other third-party money movement authorizations granted by clients in accordance with applicable SEC guidance.

Client assets are maintained with qualified custodians, such as Schwab or Fidelity, and not by Threadline Wealth. Clients receive account statements directly from their custodian at least quarterly and should carefully review those statements.

In addition, Threadline Wealth may provide clients with supplemental performance reports, consolidated reports, or other account-related information. These reports are based on information obtained from custodians and other third parties believed to be reliable; however, clients should compare any reports received from Threadline Wealth with the statements received directly from their custodian. In the event of any discrepancy, the custodian's records should control. Clients should promptly notify Threadline Wealth of any discrepancies or concerns.

Threadline Wealth does not take physical custody of client funds or securities.

Item 16: Investment Discretion

Threadline Wealth generally provides investment advisory services on a discretionary basis. Discretionary authority is granted by clients through the execution of an Investment Advisory Agreement and authorizes Threadline Wealth to purchase and sell securities, select investment managers, and otherwise manage client accounts in accordance with the client's investment objectives, risk tolerance, financial circumstances, and any agreed investment guidelines or restrictions.

When exercising discretionary authority, Threadline Wealth does not take custody or possession of client assets beyond the limited authority necessary to effect securities transactions and deduct authorized advisory fees.

Investment decisions are typically guided by the client's Investment Policy Statement ("IPS") or Investment Objectives Statement ("IOS"), if applicable, as well as ongoing discussions regarding the client's financial situation, objectives, and preferences.

Clients may impose reasonable restrictions on the management of their accounts, including restrictions on specific securities, industries, asset classes, or investment strategies. Threadline Wealth reserves the right to decline or terminate an advisory relationship if requested restrictions would materially impair the firm's ability to manage the account effectively or consistently with the agreed investment strategy.

For clients receiving non-discretionary advisory services, Threadline Wealth must obtain client authorization prior to implementing investment transactions. As a result, the firm may be unable to implement recommendations in a timely manner if the client is unavailable or delays providing instructions, which may adversely affect account performance.

Item 17: Voting Client Securities

Threadline Wealth does not accept authority to vote proxies on behalf of clients and does not provide advice regarding proxy voting, corporate actions, legal proceedings, class action matters, bankruptcies, or other issuer-related matters involving securities held in client accounts.

Clients retain responsibility for receiving and responding to proxy materials and other shareholder communications delivered by issuers, custodians, or transfer agents.

Item 18: Financial Information

Threadline Wealth is not aware of any financial condition that is reasonably likely to impair the firm's ability to meet its contractual commitments to clients.

Threadline Wealth does not require or solicit the prepayment of advisory fees six months or more in advance.

Rev. 05/26

FACTS

WHAT DOES MOSS ADAMS WEALTH ADVISORS LLC D/B/A THREADLINE WEALTH DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we may collect and share depends on the product or service you have with us. This information can include:

- Tax Identification Number
- Securities positions
- Investment Experience
- Income
- Risk Tolerance
- Account balances

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Moss Adams Wealth Advisors LLC d/b/a **Threadline Wealth** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Threadline Wealth share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes— to offer our products and services to you	YES	NO
For joint marketing with other financial companies	NO	WE DON'T SHARE
For our affiliates' everyday business purposes— information about your experiences	NO	WE DON'T SHARE
For our affiliates' everyday business purposes— information about your creditworthiness	NO	WE DON'T SHARE
For our affiliates to market to you	NO	WE DON'T SHARE
For nonaffiliates to market to you	NO	WE DON'T SHARE

To limit our sharing

- Call 425-650-9500 — our menu will prompt you through your choice(s)
- Visit us online: threadlinewealth.com

Please note:

If you are a *new* customer, we can begin sharing your information 5 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call 425-650-9500 or go to threadlinewealth.com

Moss Adams Wealth Advisors LLC is doing business as Threadline Wealth is a registered investment advisor with the SEC. Registration does not imply a certain level of skill or training. Threadline Wealth does not provide tax or legal advice. Threadline Wealth is not an attorney. Estate planning can involve a complex web of tax rules and regulations. Consider consulting a tax or legal professional about your particular circumstances before implementing any tax or legal strategy. The information provided here is of a general nature and is not intended to address the specific circumstances of any individual or entity.

Who we are	
Who is providing this notice?	Moss Adams Wealth Advisors LLC d/b/a Threadline Wealth
What we do	
How does Threadline Wealth protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We restrict access to your personal information to those employees who need it to perform their job responsibilities.
How does Threadline Wealth collect my personal information?	We collect your personal information, for example, when you: ■ seek investment advice ■ enter into an agreement with Threadline Wealth
Why can't I limit all sharing?	Federal law gives you the right to limit only ■ sharing for affiliates' everyday business purposes - information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	**We will stop sharing all information about that account.**
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. ■ *Threadline Wealth does not share with affiliates.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ■ *Threadline Wealth does not share with nonaffiliates so they can market to you.*
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ■ *Threadline Wealth does not engage joint marketing.*
Other important information	
You may also opt out from sharing your information by sending an e-mail to compliance@threadlinewealth.com or call 425-650-9500.	

Moss Adams Wealth Advisors LLC is doing business as Threadline Wealth is a registered investment advisor with the SEC. Registration does not imply a certain level of skill or training. Threadline Wealth does not provide tax or legal advice. Threadline Wealth is not an attorney. Estate planning can involve a complex web of tax rules and regulations. Consider consulting a tax or legal professional about your particular circumstances before implementing any tax or legal strategy. The information provided here is of a general nature and is not intended to address the specific circumstances of any individual or entity.

Threadline Wealth

FORM ADV PART 2B BROCHURE SUPPLEMENT

MAY 2026

MAIN OFFICE:

Moss Adams Wealth Advisors LLC d/b/a Threadline Wealth
10900 NE 8th Street, Suite 305
Bellevue, WA 98004
425-650-9500
compliance@threadlinewealth.com

This Brochure Supplement provides information about advisors at Moss Adams Wealth Advisors LLC d/b/a Threadline Wealth ("Threadline Wealth") and is a supplement to the disclosure brochure. You should have received a copy of that brochure. Please contact our compliance department at compliance@threadlinewealth.com if you did not receive Threadline Wealth's brochure or if you have any questions about the contents of this supplement. Additional information about our advisors is available on the SEC's website at www.adviserinfo.sec.gov.

Gabe Anderson, CFP®

SENIOR WEALTH ADVISOR

San Francisco, CA
415-251-8575
gabe@threadlinewealth.com

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Year of Birth: 1993

Bachelor of Science in Business Administration from Bloomsburg University of Pennsylvania

PROFESSIONAL EXPERIENCE

Threadline Wealth *(formerly Moss Adams Wealth Advisors LLC d/b/a Threadline Wealth)*

- Senior Wealth Advisor | 2026 - Present
- Senior Financial Advisor | 2025 - 2026
- Financial Advisor | 2022 - 2025
- Associate Advisor | 2020 - 2022

Winans Investments

- Vice President, Client Services & Portfolio Administration | 2018 - 2020

PROFESSIONAL DESIGNATIONS

- CERTIFIED FINANCIAL PLANNER™ Practitioner

For an explanation of the minimum qualifications required for these designations, see Appendix A.

DISCIPLINARY INFORMATION

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item.

OTHER BUSINESS ACTIVITIES

Registered investment advisers are required to disclose any outside business activities or occupation for compensation that could potentially create a conflict of interest with clients. No information is applicable to this item.

ADDITIONAL COMPENSATION

Registered investment advisers are required to disclose all material facts regarding any additional compensation received by supervised persons. This would include any economic benefit provided to the supervised person other than the supervised person’s regular salary and bonus. No information is applicable to this item.

SUPERVISION

Mr. Anderson is supervised by Joseph Ghidossi, Regional Lead – California, who is responsible for supervising Mr. Anderson's advisory activities on behalf of Threadline Wealth. Threadline Wealth supervises its wealth advisors through written policies and procedures designed to promote compliance with the Investment Advisers Act of 1940 and the firm's Code of Ethics. Mr. Ghidossi can be reached at 425-650-9500.

Leisha Bajric

INVESTMENT RESEARCH MANAGER

Spokane, WA
425-521-5192
leisha@threadlinewealth.com

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Year of Birth: 1992

Bachelor of Science in Finance from University of Washington

PROFESSIONAL EXPERIENCE

Threadline Wealth *(formerly Moss Adams Wealth Advisors LLC d/b/a Threadline Wealth)*

- Investment Research Manager | 2024 - Present
- Senior Investment Research Analyst | 2022 - 2024
- Investment Research Analyst | 2020 - 2022

D.A. Davidson Companies

- Personal Trust Administrator | 2018 - 2020

DISCIPLINARY INFORMATION

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item.

OTHER BUSINESS ACTIVITIES

Registered investment advisers are required to disclose any outside business activities or occupation for compensation that could potentially create a conflict of interest with clients. No information is applicable to this item.

ADDITIONAL COMPENSATION

Registered investment advisers are required to disclose all material facts regarding any additional compensation received by supervised persons. This would include any economic benefit provided to the supervised person other than the supervised person’s regular salary and bonus. No information is applicable to this item.

SUPERVISION

Ms. Bajric is supervised by Michelle Walker, Chief Investment Officer, who is responsible for supervising Ms. Bajric's investment research activities on behalf of Threadline Wealth. Threadline Wealth supervises its wealth advisors through written policies and procedures designed to promote compliance with the Investment Advisers Act of 1940 and the firm's Code of Ethics. Ms. Walker can be reached at 425-650-9500.

Dominic Cellitti, MBA, MSF, CFA®, CFP®

SENIOR PORTFOLIO MANAGER

Bellevue, WA
425-521-5183
dominic@threadlinewealth.com

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Year of Birth: 1987

Master of Business Administration from Seattle University
Master of Science in Finance from Seattle University
Bachelor of Science in Marketing from Fairfield University

PROFESSIONAL EXPERIENCE

Threadline Wealth *(formerly Moss Adams Wealth Advisors LLC d/b/a Threadline Wealth)*

- Senior Portfolio Manager | 2026 - Present
- Senior Financial Advisor | 2023 - 2026
- Financial Advisor | 2021 - 2023

Charles Schwab

- VP Financial Consultant | 2016 - 2021
- Associate Financial Consultant | 2015 - 2016
- Registered Representative | 2013 - 2015

PROFESSIONAL DESIGNATIONS

- CERTIFIED FINANCIAL PLANNER™ Practitioner
- Chartered Financial Analyst – CFA® charterholder

For an explanation of the minimum qualifications required for these designations, see Appendix A.

DISCIPLINARY INFORMATION

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item.

OTHER BUSINESS ACTIVITIES

Registered investment advisers are required to disclose any outside business activities or occupation for compensation that could potentially create a conflict of interest with clients. No information is applicable to this item.

ADDITIONAL COMPENSATION

Registered investment advisers are required to disclose all material facts regarding any additional compensation received by supervised persons. This would include any economic benefit provided to the supervised person other than the supervised person's regular salary and bonus. No information is applicable to this item.

SUPERVISION

Mr. Cellitti is supervised by Michelle Walker, Chief Investment Officer, who is responsible for supervising Mr. Cellitti's portfolio management activities on behalf of Threadline Wealth. Threadline Wealth supervises its wealth advisors through written policies and procedures designed to promote compliance with the Investment Advisers Act of 1940 and the firm's Code of Ethics. Ms. Walker can be reached at 425-650-9500.

Colten Christianson, CFP®

CHIEF GROWTH OFFICER

San Francisco, CA
415-251-8574
colten@threadlinewealth.com

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Year of Birth: 1988

Bachelor of Economics from Westmont College

PROFESSIONAL EXPERIENCE

Threadline Wealth *(formerly Moss Adams Wealth Advisors LLC d/b/a Threadline Wealth)*

- Chief Growth Officer | 2026 - Present
- Principal | 2022 - 2026
- Senior Financial Advisor | 2019 - 2021
- Financial Advisor | 2016 - 2018
- Associate Advisor | 2013 - 2016

Parametric

- Client Relations Associate | 2011 - 2013

PROFESSIONAL DESIGNATIONS

- CERTIFIED FINANCIAL PLANNER™ Practitioner

For an explanation of the minimum qualifications required for these designations, see Appendix A.

DISCIPLINARY INFORMATION

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item.

OTHER BUSINESS ACTIVITIES

Registered investment advisers are required to disclose any outside business activities or occupation for compensation that could potentially create a conflict of interest with clients. No information is applicable to this item.

ADDITIONAL COMPENSATION

Registered investment advisers are required to disclose all material facts regarding any additional compensation received by supervised persons. This would include any economic benefit provided to the supervised person other than the supervised person's regular salary and bonus. No information is applicable to this item.

SUPERVISION

Mr. Christianson is supervised by Justin Fisher, Chief Executive Officer, who is responsible for supervising Mr. Christianson's advisory activities on behalf of Threadline Wealth. Threadline Wealth supervises its wealth advisors through written policies and procedures designed to promote compliance with the Investment Advisers Act of 1940 and the firm's Code of Ethics. Mr. Fisher can be reached at 425-650-9500.

Scott Comfort, CFP®, CPA

SENIOR WEALTH ADVISOR

Tacoma, WA
425-521-5186
scott@threadlinewealth.com

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Year of Birth: 1992

Bachelor of Science in Business Administration from Bloomsburg University of Pennsylvania

PROFESSIONAL EXPERIENCE

Threadline Wealth *(formerly Moss Adams Wealth Advisors LLC d/b/a Threadline Wealth)*

- Senior Wealth Advisor | 2026 - Present
- Senior Financial Advisor | 2025 - 2026
- Financial Advisor | 2022 - 2025
- Associate Financial Advisor | 2021 - 2022
- Paraplanner | 2020 - 2021

Stackline

- Manager of Channel Operations | 2018 - 2022

Moss Adams LLP

- Tax Staff | 2017 - 2018

PROFESSIONAL DESIGNATIONS

- CERTIFIED FINANCIAL PLANNER™ Practitioner
- Certified Public Accountant (CPA)

For an explanation of the minimum qualifications required for these designations, see Appendix A.

DISCIPLINARY INFORMATION

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item.

OTHER BUSINESS ACTIVITIES

Registered investment advisers are required to disclose any outside business activities or occupation for compensation that could potentially create a conflict of interest with clients. No information is applicable to this item.

ADDITIONAL COMPENSATION

Registered investment advisers are required to disclose all material facts regarding any additional compensation received by supervised persons. This would include any economic benefit provided to the supervised person other than the supervised person's regular salary and bonus. No information is applicable to this item.

SUPERVISION

Mr. Comfort is supervised by Aaron McFarland, Regional Lead – Washington, who is responsible for supervising Mr. Comfort's advisory activities on behalf of Threadline Wealth. Threadline Wealth supervises its wealth advisors through written policies and procedures designed to promote compliance with the Investment Advisers Act of 1940 and the firm's Code of Ethics. Mr. McFarland can be reached at 425-650-9500.

John T. Davis, CFP®

SENIOR WEALTH ADVISOR

Sacramento, CA
916-232-1372
john@threadlinewealth.com

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Year of Birth: 1978

Bachelor of Science in Managerial Economics from University of California at Davis

PROFESSIONAL EXPERIENCE

Threadline Wealth *(formerly Moss Adams Wealth Advisors LLC d/b/a Threadline Wealth)*

- Senior Wealth Advisor | 2026 - Present
- Director | 2023 - 2026
- Senior Financial Advisor | 2018 - 2023

Clifton Larson Allen

- Senior Financial Advisor | 2017 - 2018

Securities America

- Senior Financial Advisor | 2012 - 2014

PROFESSIONAL DESIGNATIONS

- CERTIFIED FINANCIAL PLANNER™ Practitioner

For an explanation of the minimum qualifications required for these designations, see Appendix A.

DISCIPLINARY INFORMATION

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item.

OTHER BUSINESS ACTIVITIES

Registered investment advisers are required to disclose any outside business activities or occupation for compensation that could potentially create a conflict of interest with clients. No information is applicable to this item.

ADDITIONAL COMPENSATION

Registered investment advisers are required to disclose all material facts regarding any additional compensation received by supervised persons. This would include any economic benefit provided to the supervised person other than the supervised person's regular salary and bonus. No information is applicable to this item.

SUPERVISION

Mr. Davis is supervised by Joseph Ghidossi, Regional Lead – California, who is responsible for supervising Mr. Davis's advisory activities on behalf of Threadline Wealth. Threadline Wealth supervises its wealth advisors through written policies and procedures designed to promote compliance with the Investment Advisers Act of 1940 and the firm's Code of Ethics. Mr. Ghidossi can be reached at 425-650-9500.

Kelsen Edwins, CFP®

PORTFOLIO MANAGER

Bellevue, WA
425-521-5177
kelsen@threadlinewealth.com

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Year of Birth: 1985

Bachelor of Science, Management, W.P. Carey School of Business, Arizona State University

PROFESSIONAL EXPERIENCE

Threadline Wealth *(formerly Moss Adams Wealth Advisors LLC d/b/a Threadline Wealth)*

- Portfolio Manager | 2023 - Present
- Senior Portfolio Trading Associate | 2022 - 2023

Self-Employed

- Business Owner | 2018 - 2022

Moss Adams Wealth Advisors LLC

- Associate Advisor | 2015 - 2018

PROFESSIONAL DESIGNATIONS

- CERTIFIED FINANCIAL PLANNER™ Practitioner

For an explanation of the minimum qualifications required for these designations, see Appendix A.

DISCIPLINARY INFORMATION

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item.

OTHER BUSINESS ACTIVITIES

Registered investment advisers are required to disclose any outside business activities or occupation for compensation that could potentially create a conflict of interest with clients. No information is applicable to this item.

ADDITIONAL COMPENSATION

Registered investment advisers are required to disclose all material facts regarding any additional compensation received by supervised persons. This would include any economic benefit provided to the supervised person other than the supervised person's regular salary and bonus. No information is applicable to this item.

SUPERVISION

Mr. Edwins is supervised by Michelle Walker, Chief Investment Officer, who is responsible for supervising Mr. Edwins' portfolio management activities on behalf of Threadline Wealth. Threadline Wealth supervises its wealth advisors through written policies and procedures designed to promote compliance with the Investment Advisers Act of 1940 and the firm's Code of Ethics. Ms. Walker can be reached at 425-650-9500.

Justin Fisher, MBA, CFP®

CHIEF EXECUTIVE OFFICER

Bellevue, WA
425-521-5194
justin@threadlinewealth.com

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Year of Birth: 1979

Master of Business Administration, Portfolio Theory and Financial Analysis from University of Washington
Bachelor of Science in Business Management, United States Air Force Academy

PROFESSIONAL EXPERIENCE

Threadline Wealth *(formerly Moss Adams Wealth Advisors LLC d/b/a Threadline Wealth)*

- Chief Executive Officer | 2026 - Present
- Managing Principal | 2024 - 2026
- National Leader - Private Clients Practice | 2017 - 2025
- Principal | 2014 - 2026
- Senior Financial Advisor | 2008 - 2014
- Tax Staff with Moss Adams LLP | 2007 - 2008

Atkinson Construction

- Business Manager | 2006 - 2007

United States Air Force

- Captain | 2002 - 2006

PROFESSIONAL DESIGNATIONS

- CERTIFIED FINANCIAL PLANNER™ Practitioner

For an explanation of the minimum qualifications required for these designations, see Appendix A.

DISCIPLINARY INFORMATION

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item.

OTHER BUSINESS ACTIVITIES

Registered investment advisers are required to disclose any outside business activities or occupation for compensation that could potentially create a conflict of interest with clients. No information is applicable to this item.

ADDITIONAL COMPENSATION

Registered investment advisers are required to disclose all material facts regarding any additional compensation received by supervised persons. This would include any economic benefit provided to the supervised person other than the supervised person's regular salary and bonus. No information is applicable to this item.

SUPERVISION

Mr. Fisher is supervised by Ken Evans, Chief Operating Officer and Gidget Furness, Chief Compliance Officer, who are responsible for supervising Mr. Fisher's activities as Chief Executive Officer on behalf of Threadline Wealth. Threadline Wealth supervises its wealth advisors through written policies and procedures designed to promote compliance with the Investment Advisers Act of 1940 and the firm's Code of Ethics. Mr. Evans and/or Ms. Furness can be reached at 425-650-9500.

Ryan Franklin, CFP®, CPA/PFS

SENIOR WEALTH ADVISOR

Yakima, WA
509-210-5689
ryan@threadlinewealth.com

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Year of Birth: 1975

Bachelor of Arts in Business Administration from Washington State University

PROFESSIONAL EXPERIENCE

Threadline Wealth *(formerly Moss Adams Wealth Advisors LLC d/b/a Threadline Wealth)*

- Senior Wealth Advisor | 2026 - Present
- Director | 2019- 2023
- Senior Financial Advisor | 2010 - 2019
- Tax Senior Manager with Moss Adams LLP | 2006 - 2010

PROFESSIONAL DESIGNATIONS

- CERTIFIED FINANCIAL PLANNER™ Practitioner
- Certified Public Accountant (CPA)
- Personal Financial Specialist (PFS)

For an explanation of the minimum qualifications required for these designations, see Appendix A.

DISCIPLINARY INFORMATION

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item.

OTHER BUSINESS ACTIVITIES

Registered investment advisers are required to disclose any outside business activities or occupation for compensation that could potentially create a conflict of interest with clients. No information is applicable to this item.

ADDITIONAL COMPENSATION

Registered investment advisers are required to disclose all material facts regarding any additional compensation received by supervised persons. This would include any economic benefit provided to the supervised person other than the supervised person's regular salary and bonus. No information is applicable to this item.

SUPERVISION

Mr. Franklin is supervised by Aaron McFarland, Regional Lead – Washington, who is responsible for supervising Mr. Franklin's advisory activities on behalf of Threadline Wealth. Threadline Wealth supervises its wealth advisors through written policies and procedures designed to promote compliance with the Investment Advisers Act of 1940 and the firm's Code of Ethics. Mr. McFarland can be reached at 425-650-9500.

Rich Friedland, MBA, CFP®

SENIOR WEALTH ADVISOR

Malibu, CA
310-554-7983
rich@threadlinewealth.com

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Year of Birth: 1983

Master of Business Administration, University of Southern California
Bachelor of Science in Business Administration from the University of Southern California

PROFESSIONAL EXPERIENCE

Threadline Wealth *(formerly Moss Adams Wealth Advisors LLC d/b/a Threadline Wealth)*

- Senior Wealth Advisor | 2026 - Present
- Director | 2023 - 2026
- Senior Financial Advisor | 2019 - 2023
- Financial Advisor | 2015 - 2019
- Associate Advisor | 2012 - 2015

Wells Fargo Advisors

- Associate Advisor | 2007 - 2012

PROFESSIONAL DESIGNATIONS

- CERTIFIED FINANCIAL PLANNER™ Practitioner

For an explanation of the minimum qualifications required for these designations, see Appendix A.

DISCIPLINARY INFORMATION

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item.

OTHER BUSINESS ACTIVITIES

Registered investment advisers are required to disclose any outside business activities or occupation for compensation that could potentially create a conflict of interest with clients. No information is applicable to this item.

ADDITIONAL COMPENSATION

Registered investment advisers are required to disclose all material facts regarding any additional compensation received by supervised persons. This would include any economic benefit provided to the supervised person other than the supervised person's regular salary and bonus. No information is applicable to this item.

SUPERVISION

Mr. Friedland is supervised by Joseph Ghidossi, Regional Lead – California, who is responsible for supervising Mr. Friedland's advisory activities on behalf of Threadline Wealth. Threadline Wealth supervises its wealth advisors through written policies and procedures designed to promote compliance with the Investment Advisers Act of 1940 and the firm's Code of Ethics. Mr. Ghidossi can be reached at 425-650-9500.

Joseph Ghidossi, CFP®, CTS®

SENIOR WEALTH ADVISOR

San Francisco, CA
415-413-3799
joe@threadlinewealth.com

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Year of Birth: 1987

Bachelor of Science in Business Administration from University of Arizona

PROFESSIONAL EXPERIENCE

Threadline Wealth *(formerly Moss Adams Wealth Advisors LLC d/b/a Threadline Wealth)*

- Senior Wealth Advisor | 2026 - Present
- Managing Director | 2024 - 2026
- Director | 2023 - 2024
- Senior Financial Advisor | 2020 - 2023
- Financial Advisor | 2018 - 2020

Charles Schwab & Co. Inc

- Vice President, Financial Consultant | 2013 - 2018
- Associate Financial Consultant | 2012 - 2013
- Senior Client Consultant | 2010 - 2012

PROFESSIONAL DESIGNATIONS

- CERTIFIED FINANCIAL PLANNER™ Practitioner
- Certified Tax Specialist™

For an explanation of the minimum qualifications required for these designations, see Appendix A.

DISCIPLINARY INFORMATION

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item.

OTHER BUSINESS ACTIVITIES

Registered investment advisers are required to disclose any outside business activities or occupation for compensation that could potentially create a conflict of interest with clients. No information is applicable to this item.

ADDITIONAL COMPENSATION

Registered investment advisers are required to disclose all material facts regarding any additional compensation received by supervised persons. This would include any economic benefit provided to the supervised person other than the supervised person’s regular salary and bonus. No information is applicable to this item.

SUPERVISION

Mr. Ghidossi is supervised by Justin Fisher, Chief Executive Officer, who is responsible for supervising Mr. Ghidossi’s advisory activities on behalf of Threadline Wealth. Threadline Wealth supervises its wealth advisors through written policies and procedures designed to promote compliance with the Investment Advisers Act of 1940 and the firm's Code of Ethics. Mr. Fisher can be reached at 425-650-9500.

Kelly Gwynn, CFP®

WEALTH ADVISOR

San Francisco, CA
415-251-8569
kelly@threadlinewealth.com

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Year of Birth: 1994

Bachelor of Science in Personal Financial Planning from Utah Valley University

PROFESSIONAL EXPERIENCE

Threadline Wealth *(formerly Moss Adams Wealth Advisors LLC d/b/a Threadline Wealth)*

- Financial Advisor | 2025 - Present
- Associate Advisor | 2022 - 2024
- Paraplanner | 2020 - 2022

PROFESSIONAL DESIGNATIONS

- CERTIFIED FINANCIAL PLANNER™ Practitioner

For an explanation of the minimum qualifications required for these designations, see Appendix A.

DISCIPLINARY INFORMATION

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item.

OTHER BUSINESS ACTIVITIES

Registered investment advisers are required to disclose any outside business activities or occupation for compensation that could potentially create a conflict of interest with clients. No information is applicable to this item.

ADDITIONAL COMPENSATION

Registered investment advisers are required to disclose all material facts regarding any additional compensation received by supervised persons. This would include any economic benefit provided to the supervised person other than the supervised person's regular salary and bonus. No information is applicable to this item.

SUPERVISION

Ms. Gwynn is supervised by Joseph Ghidossi, Regional Lead – California, who is responsible for supervising Ms. Gwynn's advisory activities on behalf of Threadline Wealth. Threadline Wealth supervises its wealth advisors through written policies and procedures designed to promote compliance with the Investment Advisers Act of 1940 and the firm's Code of Ethics. Mr. Ghidossi can be reached at 425-650-9500.

Anneliese Johnson, AAMS®

SENIOR ASSOCIATE ADVISOR

Malibu, CA
310-554-7938
aj@threadlinewealth.com

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Year of Birth: 1973

Bachelor of Arts in Psychology from Pepperdine University

PROFESSIONAL EXPERIENCE

Threadline Wealth *(formerly Moss Adams Wealth Advisors LLC d/b/a Threadline Wealth)*

- Senior Associate Advisor | 2000 - Present

PROFESSIONAL DESIGNATIONS

- Accredited Asset Management Specialist℠

For an explanation of the minimum qualifications required for these designations, see Appendix A.

DISCIPLINARY INFORMATION

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item.

OTHER BUSINESS ACTIVITIES

Registered investment advisers are required to disclose any outside business activities or occupation for compensation that could potentially create a conflict of interest with clients. No information is applicable to this item.

ADDITIONAL COMPENSATION

Registered investment advisers are required to disclose all material facts regarding any additional compensation received by supervised persons. This would include any economic benefit provided to the supervised person other than the supervised person's regular salary and bonus. No information is applicable to this item.

SUPERVISION

Ms. Johnson is supervised by Joseph Ghidossi, Regional Lead – California, who is responsible for supervising Ms. Johnson's advisory activities on behalf of Threadline Wealth. Threadline Wealth supervises its wealth advisors through written policies and procedures designed to promote compliance with the Investment Advisers Act of 1940 and the firm's Code of Ethics. Mr. Ghidossi can be reached at 425-650-9500.

Molly Lengkeek, CFP®

WEALTH ADVISOR

San Francisco, CA
925-261-6865
molly@threadlinewealth.com

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Year of Birth: 1997

Bachelor of Arts in Business Administration with a specialization in Personal Financial Planning from Central Washington University

PROFESSIONAL EXPERIENCE

Threadline Wealth *(formerly Moss Adams Wealth Advisors LLC d/b/a Threadline Wealth)*

- Wealth Advisor | 2024 - Present
- Associate Advisor | 2021 - 2024
- Paraplanner | 2019 - 2021

PROFESSIONAL DESIGNATIONS

- CERTIFIED FINANCIAL PLANNER™ Practitioner

For an explanation of the minimum qualifications required for these designations, see Appendix A.

DISCIPLINARY INFORMATION

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item.

OTHER BUSINESS ACTIVITIES

Registered investment advisers are required to disclose any outside business activities or occupation for compensation that could potentially create a conflict of interest with clients. No information is applicable to this item.

ADDITIONAL COMPENSATION

Registered investment advisers are required to disclose all material facts regarding any additional compensation received by supervised persons. This would include any economic benefit provided to the supervised person other than the supervised person's regular salary and bonus. No information is applicable to this item.

SUPERVISION

Ms. Lengkeek is supervised by Joseph Ghidossi, Regional Lead – California, who is responsible for supervising Ms. Lengkeek's advisory activities on behalf of Threadline Wealth. Threadline Wealth supervises its wealth advisors through written policies and procedures designed to promote compliance with the Investment Advisers Act of 1940 and the firm's Code of Ethics. Mr. Ghidossi can be reached at 425-650-9500.

Aaron McFarland, CFP®

SENIOR WEALTH ADVISOR

Bellevue, WA
425-521-5176
aaron@threadlinewealth.com

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Year of Birth: 1982

Bachelor of Science in Finance from Linfield College

PROFESSIONAL EXPERIENCE

Threadline Wealth *(formerly Moss Adams Wealth Advisors LLC d/b/a Threadline Wealth)*

- Senior Wealth Advisor | 2026 - Present
- Principal | 2023 - 2026
- Financial Advisor | 2011 - 2017
- Associate Advisor | 2009 - 2011
- Case Prep Specialist | 2005 - 2008

PROFESSIONAL DESIGNATIONS

- CERTIFIED FINANCIAL PLANNER™ Practitioner

For an explanation of the minimum qualifications required for these designations, see Appendix A.

DISCIPLINARY INFORMATION

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item.

OTHER BUSINESS ACTIVITIES

Registered investment advisers are required to disclose any outside business activities or occupation for compensation that could potentially create a conflict of interest with clients. No information is applicable to this item.

ADDITIONAL COMPENSATION

Registered investment advisers are required to disclose all material facts regarding any additional compensation received by supervised persons. This would include any economic benefit provided to the supervised person other than the supervised person's regular salary and bonus. No information is applicable to this item.

SUPERVISION

Mr. McFarland is supervised by Justin Fisher, Chief Executive Officer, who is responsible for supervising Mr. McFarland's advisory activities on behalf of Threadline Wealth. Threadline Wealth supervises its wealth advisors through written policies and procedures designed to promote compliance with the Investment Advisers Act of 1940 and the firm's Code of Ethics. Mr. Fisher can be reached at 425-650-9500.

Jason Romano, CFP®

SENIOR WEALTH ADVISOR

Malibu, CA
310-554-7978
jason@threadlinewealth.com

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Year of Birth: 1971

Bachelor of Arts in Psychology from University of California at Los Angeles

PROFESSIONAL EXPERIENCE

Threadline Wealth *(formerly Moss Adams Wealth Advisors LLC d/b/a Threadline Wealth)*

- Senior Wealth Advisor | 2026 - Present
- Principal | 2006 - 2026
- Financial Advisor | 2000 - 2006

PROFESSIONAL DESIGNATIONS

- CERTIFIED FINANCIAL PLANNER™ Practitioner

For an explanation of the minimum qualifications required for these designations, see Appendix A.

DISCIPLINARY INFORMATION

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item.

OTHER BUSINESS ACTIVITIES

Registered investment advisers are required to disclose any outside business activities or occupation for compensation that could potentially create a conflict of interest with clients. No information is applicable to this item.

ADDITIONAL COMPENSATION

Registered investment advisers are required to disclose all material facts regarding any additional compensation received by supervised persons. This would include any economic benefit provided to the supervised person other than the supervised person’s regular salary and bonus. No information is applicable to this item.

SUPERVISION

Mr. Romano is supervised by Joseph Ghidossi, Regional Lead – California, who is responsible for supervising Mr. Romano’s advisory activities on behalf of Threadline Wealth. Threadline Wealth supervises its wealth advisors through written policies and procedures designed to promote compliance with the Investment Advisers Act of 1940 and the firm's Code of Ethics. Mr. Ghidossi can be reached at 425-650-9500.

Graham Sheffer, CFP®

WEALTH ADVISOR

San Francisco, CA
425-521-5184
graham@threadlinewealth.com

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Year of Birth: 1999

Bachelor of Science in Business Administration (Finance/Entrepreneurship) from the University of Arizona

PROFESSIONAL EXPERIENCE

Threadline Wealth *(formerly Moss Adams Wealth Advisors LLC d/b/a Threadline Wealth)*

- Wealth Advisor | 2026 - Present
- Financial Advisor | 2025 - 2026
- Associate Advisor | 2022 - 2025
- Paraplanner | 2021 - 2022

PROFESSIONAL DESIGNATIONS

- CERTIFIED FINANCIAL PLANNER™ Practitioner

For an explanation of the minimum qualifications required for these designations, see Appendix A.

DISCIPLINARY INFORMATION

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item.

OTHER BUSINESS ACTIVITIES

Registered investment advisers are required to disclose any outside business activities or occupation for compensation that could potentially create a conflict of interest with clients. No information is applicable to this item.

ADDITIONAL COMPENSATION

Registered investment advisers are required to disclose all material facts regarding any additional compensation received by supervised persons. This would include any economic benefit provided to the supervised person other than the supervised person's regular salary and bonus. No information is applicable to this item.

SUPERVISION

Mr. Sheffer is supervised by Joseph Ghidossi, Regional Lead – California, who is responsible for supervising Mr. Sheffer's advisory activities on behalf of Threadline Wealth. Threadline Wealth supervises its wealth advisors through written policies and procedures designed to promote compliance with the Investment Advisers Act of 1940 and the firm's Code of Ethics. Mr. Ghidossi can be reached at 425-650-9500.

Ben Shively, CFP®

SENIOR WEALTH ADVISOR

San Francisco, CA
415-251-8576
ben@threadlinewealth.com

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Year of Birth: 1988

Bachelor of Business Administration in Finance and Economics from Pacific Lutheran University

PROFESSIONAL EXPERIENCE

Threadline Wealth *(formerly Moss Adams Wealth Advisors LLC d/b/a Threadline Wealth)*

- Senior Wealth Advisor | 2026 - Present
- Principal | 2020 - 2026
- Senior Financial Advisor | 2017 - 2020
- Financial Advisor | 2014 - 2017
- Associate Advisor | 2011 - 2014
- Paraplanner | 2010 - 2011

PROFESSIONAL DESIGNATIONS

- CERTIFIED FINANCIAL PLANNER™ Practitioner

For an explanation of the minimum qualifications required for these designations, see Appendix A.

DISCIPLINARY INFORMATION

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item.

OTHER BUSINESS ACTIVITIES

Registered investment advisers are required to disclose any outside business activities or occupation for compensation that could potentially create a conflict of interest with clients. No information is applicable to this item.

ADDITIONAL COMPENSATION

Registered investment advisers are required to disclose all material facts regarding any additional compensation received by supervised persons. This would include any economic benefit provided to the supervised person other than the supervised person's regular salary and bonus. No information is applicable to this item.

SUPERVISION

Mr. Shively is supervised by Justin Fisher, Chief Executive Officer, who is responsible for supervising Mr. Shively's advisory activities on behalf of Threadline Wealth. Threadline Wealth supervises its wealth advisors through written policies and procedures designed to promote compliance with the Investment Advisers Act of 1940 and the firm's Code of Ethics. Mr. Fisher can be reached at 425-650-9500.

Chris Waetzig, CPA, CFP®

SENIOR WEALTH ADVISOR

Portland, OR
503-558-3408
chris@threadlinewealth.com

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Year of Birth: 1987

Master of Accountancy, Financial Accounting and Reporting from Gonzaga University

Bachelor of Business Administration and Accounting from Gonzaga University

PROFESSIONAL EXPERIENCE

Threadline Wealth *(formerly Moss Adams Wealth Advisors LLC d/b/a Threadline Wealth)*

- Senior Wealth Advisor | 2026 - Present
- Head of Wealth Advisory | 2024 - 2026
- Principal | 2023 - 2024
- Senior Financial Advisor | 2019 - 2022
- Financial Advisor | 2016 - 2019
- Paraplanner/Associate Advisor | 2013 - 2015
- Business Assurance Staff at Moss Adams LLP | 2010 - 2013

PROFESSIONAL DESIGNATIONS

- CERTIFIED FINANCIAL PLANNER™ Practitioner
- Certified Public Accountant (CPA)

For an explanation of the minimum qualifications required for these designations, see Appendix A.

DISCIPLINARY INFORMATION

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item.

OTHER BUSINESS ACTIVITIES

Registered investment advisers are required to disclose any outside business activities or occupation for compensation that could potentially create a conflict of interest with clients. No information is applicable to this item.

ADDITIONAL COMPENSATION

Registered investment advisers are required to disclose all material facts regarding any additional compensation received by supervised persons. This would include any economic benefit provided to the supervised person other than the supervised person’s regular salary and bonus. No information is applicable to this item.

SUPERVISION

Mr. Waetzig is supervised by Justin Fisher, Chief Executive Officer, who is responsible for supervising Mr. Waetzig’s advisory activities on behalf of Threadline Wealth. Threadline Wealth supervises its wealth advisors through written policies and procedures designed to promote compliance with the Investment Advisers Act of 1940 and the firm's Code of Ethics. Mr. Fisher can be reached at 425-650-9500.

Michelle Walker, CFA®

CHIEF INVESTMENT OFFICER

Bellevue, WA
425-521-5182
michelle@threadlinewealth.com

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Year of Birth: 1968

Bachelor of Business Administration from University of Washington, Michael G. Foster School of Business

PROFESSIONAL EXPERIENCE

Threadline Wealth *(formerly Moss Adams Wealth Advisors LLC d/b/a Threadline Wealth)*

- Chief Investment Officer | 2016 - Present

Ascent Private Capital Management, US Bank

- Managing Director of Investment Consulting | 2012 - 2016

Cascade Investments, LLC

- Investment Specialist/Portfolio Manager with Cascade Investment, LLC | 2001 - 2010

PROFESSIONAL DESIGNATIONS

- Chartered Financial Analyst – CFA® charterholder

For an explanation of the minimum qualifications required for these designations, see Appendix A.

DISCIPLINARY INFORMATION

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item.

OTHER BUSINESS ACTIVITIES

Registered investment advisers are required to disclose any outside business activities or occupation for compensation that could potentially create a conflict of interest with clients. No information is applicable to this item.

ADDITIONAL COMPENSATION

Registered investment advisers are required to disclose all material facts regarding any additional compensation received by supervised persons. This would include any economic benefit provided to the supervised person other than the supervised person's regular salary and bonus. No information is applicable to this item.

SUPERVISION

Ms. Walker is supervised by Justin Fisher, Chief Executive Officer, who is responsible for supervising Ms. Walker's portfolio management activities on behalf of Threadline Wealth. Threadline Wealth supervises its wealth advisors through written policies and procedures designed to promote compliance with the Investment Advisers Act of 1940 and the firm's Code of Ethics. Mr. Fisher can be reached at 425-650-9500.

Brandon Zilles, CFP®

SENIOR WEALTH ADVISOR

Bellevue, WA
425-521-5180
brandon@threadlinewealth.com

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Year of Birth: 1993

Bachelor of Science in Business Administration from Bloomsburg University of Pennsylvania

PROFESSIONAL EXPERIENCE

Threadline Wealth *(formerly Moss Adams Wealth Advisors LLC d/b/a Threadline Wealth)*

- Senior Wealth Advisor | 2026 - Present
- Senior Financial Advisor | 2023 - 2026
- Financial Advisor | 2021 - 2023
- Paraplanner/Associate Advisor | 2018 - 2021

PROFESSIONAL DESIGNATIONS

- CERTIFIED FINANCIAL PLANNER™ Practitioner

For an explanation of the minimum qualifications required for these designations, see Appendix A.

DISCIPLINARY INFORMATION

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item.

OTHER BUSINESS ACTIVITIES

Registered investment advisers are required to disclose any outside business activities or occupation for compensation that could potentially create a conflict of interest with clients. No information is applicable to this item.

ADDITIONAL COMPENSATION

Registered investment advisers are required to disclose all material facts regarding any additional compensation received by supervised persons. This would include any economic benefit provided to the supervised person other than the supervised person’s regular salary and bonus. No information is applicable to this item.

SUPERVISION

Mr. Zilles is supervised by Aaron McFarland, Regional Lead – Washington, who is responsible for supervising Mr. Zilles’ advisory activities on behalf of Threadline Wealth. Threadline Wealth supervises its wealth advisors through written policies and procedures designed to promote compliance with the Investment Advisers Act of 1940 and the firm's Code of Ethics. Mr. McFarland can be reached at 425-650-9500.

Appendix A: Professional Designations Qualifications

This summary of Professional Designations is provided to assist you in evaluating the professional and minimum requirements of our investment professionals to hold these designations.

CERTIFIED FINANCIAL PLANNER® PROFESSIONAL

We have advisors certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board") and therefore may refer to themselves as a CERTIFIED FINANCIAL PLANNER® professional or a CFP® professional, or may use these and the other certification marks (the "CFP Board Certification Marks") that Certified Financial Planner Board of Standards Center for Financial Planning, Inc. has licensed to CFP Board in the United States. The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.
- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- Ethics – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

CHARTERED FINANCIAL ANALYST® (CFA®)

The CFA program is a professional credential offered by the CFA Institute. The Chartered Financial Analyst (CFA®) is a globally respected, graduate level investment credential established in 1962.

The program covers a broad range of topics related to investment management, financial analysis, quantitative analysis and securities. To become a CFA charterholder, candidates must pass 3 levels of the CFA program, have at least 4 years of qualified work experience (or a combination of education and work experience deemed acceptable by the CFA Institute), become a member of the CFA Institute and commit to and abide by, and annually reaffirm, their adherence to the CFA Institute's Code of Ethics and Standards of Professional Conduct.

ACCREDITED ASSET MANAGEMENT SPECIALIST℠ (AAMS®)

The Accredited Asset Management Specialist℠, or AAMS® focuses on the asset management process through a logical progression of topics, enabling advisors to think in terms of clients' total financial situations, not just their investments. Individuals who hold the AAMS® designation have completed a course of study encompassing investments, insurance, tax, retirement, and estate planning issues. Additionally, individuals must pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations. All designees have agreed to adhere to Standards of Professional Conduct and are subject to a disciplinary process. Designees renew their designation every two-years by completing 16 hours of continuing education, reaffirming adherence to the Standards of Professional Conduct and complying with self-disclosure requirements.

CERTIFIED PUBLIC ACCOUNTANT (CPA)

CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience, and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a bachelor's degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA) and successful passage of the Uniform CPA Examination.

In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two-year period or 120 hours over a three-year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA's Code of Professional Conduct within their state accountancy laws or have created their own.

PERSONAL FINANCIAL SPECIALIST (PFS)

The PFS credential demonstrates that an individual has met the minimum education, experience, and testing required of a CPA in addition to a minimum level of expertise in personal financial planning. To attain the PFS credential, a candidate must hold an unrevoked CPA license, fulfill 3,000 hours of personal financial planning business experience, complete 80 hours of personal financial planning CPE credits, pass a comprehensive financial planning exam, and be an active member of the AICPA.

A PFS credential holder is required to adhere to AICPA's Code of Professional Conduct and is encouraged to follow AICPA's Statement on Responsibilities in Financial Planning Practice. To maintain their PFS credential, the recipient must complete 60 hours of financial planning CPE credits every three years. The PFS credential is administered through the AICPA.

CTS®, CERTIFIED TAX SPECIALIST

The CTS® designation is issued by the Institute of Business & Finance. The designation is geared towards increasing the candidate's knowledge in tax related matters in an effort to help clients reduce tax obligations. The candidate must meet one of the following requirements: A bachelor's degree or one year of financial services work experience. The candidate must complete the self-study program, followed by three exams with a case study and comply with their Code of Ethics. Every two years to maintain the designation, the candidate must complete 30 hours of continuing education work.