

Item 1: Cover Page

Form ADV Part 2A: Firm Brochure

Three Strand Wealth Partners, LLC

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Date: 6/6/2025

This brochure provides information about the qualifications and business practices of Three Strand Wealth Partners, LLC. If you have any questions about the contents of this brochure, please contact Jared Snyder at (843) 212-2525 or email at jsnyder@threestrandwealthpartners.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission (SEC) or by any state securities authority.

Additional information about Three Strand Wealth Partners, LLC is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Material Changes

None

Item 3: Table of Contents

| | |
|--|---|
| Item 1: Cover Page | 1 |
| Item 2: Material Changes | 2 |
| Item 3: Table of Contents | 3 |
| Item 4: Advisory Business | 4 |
| Item 5: Fees and Compensation | 5 |
| Item 6: Performance-Based Fees and Side-by-Side Management | 6 |
| Item 7: Types of Clients | 6 |
| Item 8: Methods of Analysis, Investment Strategies, and Risk of Loss | 6 |
| Item 9: Disciplinary Information | 7 |
| Item 10: Other Financial Industry Activities and Affiliations | 7 |
| Item 11: Code of Ethics, Participation or Interest in Client Transactions, and Personal Trading | 8 |
| Item 12: Brokerage Practices | 8 |
| Item 13: Review of Accounts | 8 |
| Item 14: Client Referrals and Other Compensation | 8 |
| Item 15: Custody | 8 |
| Item 16: Investment Discretion | 8 |
| Item 17: Voting Client Securities | 8 |
| Item 18: Financial Information | 9 |
| Item 19: Requirements for State-Registered Advisers | 9 |

Item 4: Advisory Business

Three Strand Wealth Partners, LLC was founded by Jared Snyder in 2025 to provide financial planning and investment advisory services. Our mission is to help clients achieve financial wellness through holistic and accessible advice.

Services Offered

We offer:

- Subscription-based financial planning
- Investment advice and asset management (flat-fee or AUM-based)
- One-time comprehensive planning and hourly financial coaching

We tailor services to each client's unique goals, values, and financial situation.

Target Market

Our services are designed for individuals and families, particularly those with under \$1,000,000 in investable assets, though we welcome clients at all wealth levels.

Fee Structure

Clients may select from:

- **Essentials Plan:** \$50/month – budgeting tools, email support
- **Core Plan:** \$125/month – Essentials + quarterly planning and investment review meetings
- **Partner Plan:** \$300/month – Core + comprehensive investment management (flat fee)
- **Partner+ Plan:** AUM-based investment management (see Item 5)

Additionally, we offer:

- **One-Time Financial Plan:** \$1,500
- **Hourly Financial Coaching:** \$100/hour

Investment portfolios are managed on a discretionary basis and aligned with each client's goals and risk tolerance.

Item 5: Fees and Compensation

Subscription-Based Services

| Plan | Fee | Description |
|-------------------|-------------|--|
| Essentials | \$50/month | Basic support, budgeting tools |
| Core | \$125/month | Essentials + quarterly planning and investment review meetings |
| Partner | \$300/month | Core + comprehensive investment management |
| Partner+ | AUM-based | Core + AUM-based investment management (see below) |

Partner+ AUM Fee Schedule

| AUM Range | Annual Fee (%) |
|--------------------------------|----------------|
| First \$250,000 | 1.00% |
| Next \$250,000 (\$250k–\$500k) | 0.85% |
| Next \$500,000 (\$500k–\$1M) | 0.65% |
| Over \$1,000,000 | 0.50% |

One-Time Services

- **Comprehensive Financial Plan:** \$1,500
- **Hourly Coaching:** \$100/hour

Billing

- Subscription fees: billed monthly in advance
- One-time planning fees: billed prior to delivery
- Hourly services: billed monthly in arrears
- AUM fees: billed quarterly in arrears, based on average daily balance

Fees may be negotiable depending on the scope, complexity, or client circumstances.

Refunds

Clients are entitled to a prorated refund of prepaid fees if the advisory agreement is terminated early. Refunds will be processed within 14 days of termination.

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

We do **not** charge performance-based fees.

Item 7: Types of Clients

We primarily serve individuals and families, especially those seeking affordable, high-quality financial planning and investment management with under \$1,000,000 in investable assets.

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

Methods of Analysis

We use fundamental analysis to create personalized financial plans and investment recommendations tailored to each client's unique goals, time horizon, and risk tolerance. Fundamental analysis involves evaluating economic, financial, and other qualitative and quantitative factors to determine the intrinsic value of investment opportunities. This includes reviewing financial statements, industry trends, and macroeconomic data.

Our investment strategies typically include a focus on budgeting, savings, and a diversified selection of investment options to support clients in achieving financial independence. Investment options may include mutual funds, exchange-traded funds (ETFs), stocks, bonds, and other public market securities. The strategies employed will depend on the client's financial profile and may include long-term buy-and-hold approaches or more active rebalancing as needed.

Investment Strategies

- Diversified portfolio construction (mutual funds, ETFs, stocks, bonds)
- Long-term buy-and-hold with periodic rebalancing
- Personalized savings and cash flow strategies based on client needs

Material Risks by Method or Strategy:

- **Fundamental Analysis Risk:** This method assumes that securities can be accurately valued based on available information. However, the market may not always reflect true value, and unexpected events or changes in market sentiment can impact investment performance.
- **Long-Term Investment Strategies:** These may involve holding securities through market volatility. While this approach can reduce transaction costs and taxes, it also exposes clients to market downturns that could impact portfolio value over time.
- **Diversification Strategy Risk:** While diversification is intended to reduce risk, it does not guarantee a profit or protect against loss in declining markets. Poor performance in one area of a portfolio may not be offset by gains in another.
- **Equity Securities Risk:** Stocks are subject to greater volatility and potential loss of principal. Factors such as market sentiment, earnings variability, and economic changes can all impact stock prices.
- **Fixed-Income Risk:** Bonds and other fixed-income investments are subject to interest rate risk, credit risk, and inflation risk. Rising interest rates generally cause bond prices to fall.

Risk of Loss: Investing involves risk, including the potential loss of principal. Clients should be prepared to bear the risk of loss, particularly in equity and other higher-risk investments. There is no guarantee that any investment strategy will be successful or meet its intended objectives.

Item 9: Disciplinary Information

Neither Three Strand Wealth Partners, LLC nor Jared Snyder has any legal or disciplinary events to disclose.

Item 10: Other Financial Industry Activities and Affiliations

We are not affiliated with any other financial industry firms.

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

We follow a strict fiduciary Code of Ethics. Neither the firm nor Jared Snyder has any material financial interest in client transactions.

Item 12: Brokerage Practices

We recommend **Charles Schwab & Co., Inc.** as custodian, though clients may use a custodian of their choice. We do not receive compensation from custodians or any product providers.

Item 13: Review of Accounts

Client accounts and plans are reviewed at least annually or upon major life or financial changes. Reviews are more frequent for Core, Partner, and Partner+ clients.

Item 14: Client Referrals and Other Compensation

We do not accept referral fees or third-party compensation.

Item 15: Custody

We do not take custody of client assets. All accounts are held at third-party custodians.

Item 16: Investment Discretion

We manage client portfolios on a discretionary basis, as authorized in the client's signed agreement. This allows us to execute trades and portfolio adjustments without pre-approval.

Item 17: Voting Client Securities

We do not vote proxies or take any action regarding shareholder votes on behalf of clients.

Item 18: Financial Information

We have no financial conditions that would impair our ability to meet client obligations.

Item 19: Requirements for State-Registered Advisers

For **Three Strand Wealth Partners, LLC** the principal executive officer and sole management person is **Jared Snyder**, who serves as both the **Founder and Chief Executive Officer**.

Jared Snyder holds a CFP, CFA and MBA and has more than 11 years of experience in financial planning and investment management. Prior to founding Three Strand Wealth Partners, he held the following roles:

- Director of Investments at Liberty University
- Managing Director at Pennsylvania State Employees' Retirement System
- Financial Consultant at Charles Schwab & Co., Inc.

Form ADV Part 2B: Brochure Supplement (For Jared Snyder)

Three Strand Wealth Partners, LLC

Jared Snyder, Owner

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Date:

This brochure supplement provides information about Jared Snyder that supplements the Three Strand Wealth Partners' brochure. You should have received a copy of that brochure. Please contact our service team if you did not receive the firm's brochure or if you have any questions about the contents of this supplement.

Additional information about Jared Snyder is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background and Business Experience

- **Born:** 1991
- **Education:**
 - MBA, Liberty University
 - B.S. Business & Commercial Aviation, Bob Jones University
- **Professional Designations:**
 - CFP, Certified Financial Planner
 - CFA, Chartered Financial Analyst
- **Experience:** Over 11 years of experience in financial planning and investment management services.
 - Liberty University
 - Director of Investments (August 2023 through January 2025)
 - Pennsylvania State Employees' Retirement System
 - Managing Director (January 2023 through August 2023)
 - Director (April 2020 through January 2023)
 - Charles Schwab & Co., Inc.
 - Financial Consultant (January 2017 through March 2020)
 - Associate Financial Consultant (January 2015 through January 2017)
 - Registered Representative (June 2014 through January 2015)
 - Customer Service Representative (July 2013 through June 2014)

Designations, Qualifications and Related Criteria

Certified Financial Planner (TM) professional

I am certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER TM professional or a CFP® professional, and I may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). 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.

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 Chartered Financial Analyst (CFA) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute — the largest global association of investment professionals.

There are currently more than 138,000 CFA charterholders working in 134 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

High Ethical Standards

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charterholders to:

- Place their clients' interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

Global Recognition

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA charterholders—often making the charter a prerequisite for employment.

Additionally, regulatory bodies in over 30 countries and territories recognize the CFA charter as a proxy for meeting certain licensing requirements, and more than 125 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

Comprehensive and Current Knowledge

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

To learn more about the CFA charter, visit www.cfainstitute.org.

Item 3: Disciplinary Information

Jared Snyder has no disciplinary history to disclose.

Item 4: Other Business Activities

Jared Snyder is solely dedicated to providing financial planning and advisory services through Three Strand Wealth Partners, LLC.

Item 5: Additional Compensation

Jared Snyder does not receive additional compensation outside of client fees for providing advisory services.

Item 6: Supervision

As the sole owner and investment adviser representative of Three Strand Wealth Partners, LLC, Jared Snyder is responsible for all client activities and for ensuring adherence to the firm's compliance policies. Because Mr. Snyder operates the firm independently, no other individual is responsible for supervising or monitoring the investment advice he provides to clients.